

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS



Valid as of 1st May, 2020.

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LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

General terms and conditions

1. Our Bank considers every private entrepreneur and business and other organization which has maximum HUF 700 mln annual net sales revenues and maximum EUR 1 mln (HUF 250 mln) obligation towards a Bank or is applying for such, which does not belong to an international company group or to a domestic company group, where the members having over HUF 700 mln cumulative annual net sales revenues, which is not a municipality or a company owned by a municipality, nor is a financial or investment service provider, a pension fund or an insurance company, nor is a university, hospital and medical institute, to be a small business client.
2. The tariffs of the present List of Conditions are decisive in case of utilization of account packages not offered for small business clients (see List of conditions for small business HUF account Package - for Small Business Clients (Origó, Fix Kártya, A la carte, A la carte Plusz), List of conditions for small business HUF account Package - for Small Business Clients (Exkluzív Gold), List of conditions for small business HUF account Package - for Small Business Clients (Exkluzív Silver), List of conditions for small business HUF account Package - for Small Business Clients (Exkluzív Bronz), List of Conditions of HUF account packages for Small Business Clients (Bázis, Komfort), List of Conditions of HUF account packages for Small Business Clients (Standard, Elektronikus, Mini-max), List of conditions for small business FX account and FX Account Package - for Small Business Clients, and of non-professional account packages (List of conditions of "Audit", Non-profit", "Paragrafus", "Patika", "Praxis", "Stúdió", "Társasházi" account packages) or when different charges are not stipulated in the special list of conditions of these professional account packages or other account packages offered for small business clients.
3. In accordance to our electronic services the „List of conditions for Small business clients electronic banking” is valid, in accordance to our bankcards the „List of conditions for Small Business clients debit bankcard conditions” is valid, and in addition for our creditcards the „List of conditions for Small business clients credit conditions” is available. The execution order of transactions is published in the „Announcement on the execution order of transactions” named document. These documents are parts of the present List of Conditions.
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.
5. The Bank considers the agreements different to this List of Conditions as promotions valid until cancellation.
6. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's payment account at the last banking day of the month. Fees of HUF transfers from foreign currency (FCY) accounts as well as fees of FCY or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. The charges linked to Securities transactions specified of conditions of securities transactions for enterprises, municipalities and business organizations and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's payment account at the time of the transaction concerned, in case of engagement for the whole period in advance.
7. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction. The details of the postal fees can be found in the Appendix nr.1 of the "List of Conditions for Small Business Clients", which form an integral part of present Conditional List..
8. At the calculation of the fees and costs – if the HUF amount calculated on the basis of the percentage rate and/or the FCY exchange rate is not a whole number - the Bank reserves the right to round off sums by rounding down fractions of 0,50 or smaller and rounding up fractions of 0,51 or greater to the nearest whole number. Should the charges of documentary and

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guarantee business of the bank be borne by the foreign partner of the Client, shall the „Standard Terms and Conditions for Foreign Correspondent Banks“ of the Bank prevail.

9. In lack of specific instructions the Bank will leave in the custody of the correspondent bank acceptances presented for bills of exchange accepted under the transactions listed in Points 1 and 3e of Article IV of the List of Conditions.

10. Fees and costs of Documentary Transactions will be collected by the Bank by debiting the customer's HUF payment account kept with the Bank – independently of the currency of the fees and costs payable. If the Customer does not have any HUF payment account kept with the Bank, on the day of maturity the Bank will debit the Customer's payment account kept in any other currency with the counter value of the due fee or cost, calculated at the cross exchange rate of the currency of the account against to the currency of the due fee or cost, valid on the day of maturity at the Bank. If the Customer keeps more different non-HUF payment accounts with the Bank, the Bank – in the absence of any contrary instruction given by the Customer—is entitled to choose the payment account(s) to be debited with the costs and fees at its own option.

11. Minimum HUF and FCY amounts depositable at the Bank (minimum term of deposits: 1 week):

Sight deposits (HUF and FCY)	0,-
Amounts depositable:	
Currency	Amount
HUF	500,000,-
USD	10,000,-
GBP	6,000,-
CHF	12,000,-
EUR	10,000,-

12. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.

13. Having regard to the Regulation (EU) No 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges (entering into force on 15th December 2019) the UniCredit Bank Hungary Zrt. shall ensure that the charges levied by the UniCredit Bank in respect of cross-border payments in EUR within European Economic Area (hereafter referred as EEA) will be the same value as the charges levied by the UniCredit Bank on Clients for the corresponding domestic (HUF) payments. In accordance with that

- UniCredit Bank Hungary Zrt shall adjust the charges denominated in EUR in the current List of Conditions using the UniCredit Bank EUR/HUF middle exchange rate - published on 30.11.2019 on www.unicreditbank.hu - as reference exchange rate (hereafter referred as reference rate). The reference rate shall recalculate annually taking into account the reference rate disclosed on the last banking day of November, the Bank shall apply this recalculated reference rate 15 days after its disclosure.
- With regard to A la Carte, Exclusive Silver, Flexi Business and Electronic account packages the Bank shall apply the fees for foreign currency transfer in EUR and for SEPA transfers within EEA in according to their special Lists of Conditions. For any other HUF account package the Bank shall apply the fees for foreign currency transfer in EUR and SEPA transfers within EEA in according to the current List of Conditions.
- The Bank shall apply the fees of incoming EUR payments from within the EEA set out in the current List of Conditions for all the Small Business Clients.

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I. Account maintenance and account handling

Keeping of HUF and FCY accounts

Fee of downloading online company extract	For each online company extract Client pays the same fee to the Bank that Bank owes to the service provider
Account opening (for each account opening initiated by the customer)	HUF 5.000,-/ account
Account closing	HUF 5.000,-/ account (account closing within six months) *
Monthly closing fee for account maintenance (Monthly closing fee charged for each started month)	HUF 6.609,- month/ account (The standard fee is HUF 8.000,-/ month, which is not charged by the Bank according to its promotion. The promotion is valid until cancellation.)
Funds circulation deposit account opening	HUF 8.000,-/ account
Mail-box (1 key)	free of charge
further keys	the full compensation of the bank's loss is required after the caused damages.
Postal charges	
- Charged upon each bank account statement prepared (more statements may be sent in one envelope)	According to the valid conditions of the Hungarian Post. The details of the postal fees can be found in the Appendix nr.1.
- Other post packages sent to the Client	According to the valid conditions of the Hungarian Post. The details of the postal fees can be found in the Appendix nr. 1.

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Statements kept in the branch	50% of the valid conditions of the Hungarian Post for mails. The details of the postal fees can be found in the Appendix nr. 1.
Cover confirmation	0,1%
(if cover is pledged)	min. HUF 2.200,-/month
Fee of Deposits (Escrow) / Cash collateral	0,1% min. HUF 2.000,-/month
Examination of documents regarding escrow account	1% min. HUF 5.000,-
Certificate fee regarding account keeping (e.g.: transfer orders, account keeping, account balance, SWIFT message copy)	0,01% of the amount on the certificate, but min. HUF 1.100,-/piece**
Handling fee for sending documents and retrospective investigation for vouchers (retrieve account statement)	0,01% of the amount or turnover on the document, but min. HUF 600,- + VAT / document**
Forwarding of HUF-bills of exchange for collecting	0,01%, min. HUF 4.000,-, depending on the distance**

** If the Account Holder is a consumer or a micro enterprise, in case of termination of a Contract in force beyond six months, the Account Holder may terminate the Contract without charge, cost or other payment obligations.*

*** The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.*

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II. Payments

Incoming

A) HUF Payments

1. Payments to HUF accounts	free of charge
2. Payments to FCY accounts	0,05 %, min. EUR 10,- , max. EUR 50,- or the equivalent thereof in another foreign currency
3. Inducement a collection, official transfer or transfer based on summons	
Electronic order without attached documents	0,01% min. HUF 300,- / piece*
Paper based order without attached documents	0,015% min. HUF 300,- / piece*
Order with attached documents	0,03% min. HUF 2.500,- / piece*
4. Inducement direct debit	
Bank-to-bank payment order	0,05% min. HUF 35,- / entry*
In-bank Payment order	0,03% min. HUF 17,- / entry*
5. Crediting direct debit	
Bank-to-bank payment order	0,125 %, min. HUF 35,- / entry
In-bank Payment order	0,095 %, min. HUF 17,- / entry

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6. Handling fee for postal orders, postal "striped" orders or C.O.D. transfers	According to the valid conditions of the Hungarian Post + 0,011% min. HUF 175,- / credit entry / booking*
	The details of the postal fees can be found in the Appendix nr. 1.
7. Preparation fee of postal cheques	HUF 23,- / piece
8. Virtual account service	
Set-up fee	Subject to individual agreements
Settlement fee	Subject to individual agreements

B) FCY Payments - For transactions within the EEA in currencies other than EUR and for transactions from outside the EEA in any currency

1. Payments to HUF accounts (including incoming SEPA transfers)	0,05 %, min. EUR 10,- , max. EUR 50 or the equivalent thereof in another foreign currency
2. Payments to FCY accounts (including incoming SEPA transfers)	
a.) in the currency of the account	0,05 %, min. EUR 10,- , max. EUR 50 or the equivalent thereof in another foreign currency
b.) in other currency	0,05 %, min. EUR 10,- , max. EUR 50 or the equivalent thereof in another foreign currency
Crediting FCY payments by unique notification and separate disposal	HUF 16.800,- / month

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C) *FCY Payments – For transactions within the EEA in EUR currency*

1. Payments to HUF accounts	Free of charge
(including incoming SEPA transfers)	
2. Payments to FCY accounts	
(including incoming SEPA transfers)	
a.) in the currency of the account	<p>Free of charge</p> <p>(Normal fee is 0,05 %, min. EUR 10,- , max. EUR 50,- or the equivalent thereof in another foreign currency. It is not charged by Bank during the promotion period. The promotion period is valid until recalled, but no later than December 15, 2020)</p>
b.) in other currency	<p>Free of charge</p> <p>(Normal fee is 0,05 %, min. EUR 10,- , max. EUR 50,- or the equivalent thereof in another foreign currency. It is not charged by Bank during the promotion period. The promotion period is valid until recalled, but no later than December 15, 2020)</p>

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Outgoing

A) HUF Payments

Fulfilment

1. Payment order debiting HUF or FCY accounts

Bank-to-bank payment order

by Electronic Banking**

0,131%, min. HUF 219,-

by original formatted blanks

0,152%, min. HUF 544,-

by non-original formatted blanks or by special processing***

0,152%, min. HUF 1.675,-

In-bank Payment order

by Electronic Banking **

0,099%, min. HUF 219,-

by original formatted blanks

0,131%, min. HUF 539,-

by non-original formatted blanks or by special processing***

0,131%, min. HUF 1.675,-

VIBER (Real-time Gross Settlement System)

0,5 %; min. HUF 10.000,-
max. HUF 100.000,-

EFER transfer ****

0,79 %, min. HUF 418,-

2. Transfer between own accounts

Free of charge

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3. Order for postal disbursement

in the form of paper:

According to the valid conditions of the Hungarian Post + 0,03% min. HUF 63,- / transfer slip*.

with Electronic Banking:

The details of the postal fees can be found in the Appendix nr. 1.

According to the valid conditions of the Hungarian Post + 0,01% min. HUF 63,- / transfer slip*.

The details of the postal fees can be found in the Appendix nr. 1.

4. Debiting direct credit

Bank-to-bank payment order
In-bank Payment order

0,115 % min. HUF 105,- / entry

0,085 %, min. HUF 52,- / entry

5. Debiting direct debit

0,125 %, min. HUF 210,- / entry

6. Collection orders, Official transfers, and Transfers based on summons

The order is received by paper form

as defined in Section A above, identical to the fee of the in-bank respectively bank-to-bank payment by non-original formatted blanks

The order is received via electronic channels

as defined in Section A above, identical to the fee of the in-bank respectively bank-to-bank payment by electronic banking

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B) FCY Payments - For transactions within the EEA in currencies other than EUR and for transactions to outside the EEA in any currency ⁴

Fulfilment

1. Payment debiting HUF or FCY accounts

Bank-to-bank payment order

by Electronic Banking**	0,161%, min. EUR 16,-
by original formatted blanks	0,187%, min. EUR 21,-
by non-original formatted blanks or by special processing***	0,187%, min. EUR 48,-

In-bank Payment order

by Electronic Banking**	0,107%, min. EUR 11,-
by original formatted blanks	0,134%, min. EUR 16,-
by non-original formatted blanks or by special processing***	0,134%, min. EUR 37,-

SEPA credit transfer to outside EEA by Electronic Banking**

If the payment amount is EUR 50,000,- or less	0,1% min. EUR 15,-*
<i>bank-to-bank</i>	

If the payment amount is more than EUR 50,000,-	as defined in section B above, identical to the fee of the in-bank respectively bank-to-bank FCY payment by electronic banking
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Urgent FCY Payment orders, urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet, SpectraNet Mobil Banking and Multicash client programmes (in HUF, EUR and USD) 0,35 %, min. EUR 50,-

C) FCY Payments - For transactions within the EEA in EUR currency⁴

2. Fulfilment of

Fulfilment

1. Payment debiting HUF or FCY accounts

Bank-to-bank payment order

by Electronic Banking**	0,104%, min. EUR 0,35
by original formatted blanks	0,151%, min. EUR 0,99
by non-original formatted blanks or by special processing***	0,151%, min. EUR 2,84

formázott: német (németországi)

In-bank Payment order

by Electronic Banking**	0,05%, min. EUR 0,35
by original formatted blanks	0,130%, min. EUR 0,53
by non-original formatted blanks or by special processing***	0,130%, min. EUR 2,84

Urgent FCY Payment orders, urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet, SpectraNet Mobil Banking and Multicash client programmes (in HUF, EUR and USD) 0,35%
min. EUR 29,97
max. EUR 299,67

Fulfilment of FCY collection order

The order is received in the form of paper	0,175% min. EUR 40,-
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FCY transfers between clients' own accounts

Free of charge

Others

Booking fee for small business payment account and any other payment account not included in account packages with special, separate tariff.

- a. Account maintenance fee for non-cash transactions taxable according to the Financial Transactional Tax law¹

HUF 6,080,- / booking entry (According to the promotion HUF 50 + 0.3 %, but maximum HUF 6,050 / booking entry, except for card payment transactions for which the fee is HUF 850,- for the first transaction in each calendar year and HUF 50,- for all further transactions. The promotion is valid until cancellation. ³⁾

- b. Account maintenance fee for cash transactions taxable according to the Financial Transactional Tax law^{1,2}

HUF 600,080,- / booking entry (According to the promotion HUF 50 + 0.6 %, but maximum HUF 600,050 / booking entry. The promotion is valid until cancellation. ³⁾

- c. Account maintenance fee for other transactions

HUF 80/ booking entry (According to the promotion HUF 50,-/ booking entry. The promotion is valid until cancellation.)

Processing/modification/cancellation

HUF 2.300,- / document

of direct debit mandates (including SDD mandates)

Standing order

according to the valid Electronic Banking condition

Processing/modification/cancellation paper

HUF 1.000,-

or Telefonbank based standing order

Processing/modification/cancellation electronic

HUF 500,-

standing order

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Processing transactions handed in by Floppy	HUF 5.910,- / floppy
Bag used for floppy transfer	HUF 3000,- + VAT /piece
Settlement of negative account balance	0,2% of the settled balance min. HUF 1.050,-*
Forwarding data of postal payment orders by e-mail	HUF 1.000,-/ month/ account
Contribution in production of postal payment orders (postal cheques)	HUF 3.000,- + VAT
Contribution in production of postal payment orders certified by Magyar Posta Zrt. (OC 31)	HUF 10.000,- + VAT
FX conversion order without substantial coverage	1,5% min. HUF 10.000,-
Treasury deal on telephone	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,5% min HUF 10.000,-)
Treasury deal via ClickFX	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,15% min HUF 1.500,-)
Deleting unprocessable/erroneous transactions and notification thereof	Free of charge according to the bank's promotion, until cancellation. (the standard fee is HUF 5.000,-)
Transfer orders with missing data/errors****	0,01%, min. EUR 10,-/order*
Mistaken marking of a special treasury rate (without a deal) or missing marking of special treasury rate (when deal made)	0,01%, min. EUR 10,-/order*

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Modification and cancellation of transfer order

Domestic transaction and transactions within EEA in EUR currency	0,03% min. HUF 2.500,-*
Foreign transaction for transactions outside of EEA in any currency and for transactions within EEA in currencies other than EUR	0,05% min. HUF 5.000,-* (+ foreign bank charges)
Assuring the accessibility of the transfers made towards custom-houses through the Internet	0,02%, min. HUF 130 / transfer*

For international HUF transactions (crediting and debiting) the Bank charges the conditions used for FCY payments. The Bank charges for FCY conversion the right (purchase/selling) FX rates for enterprises.

** The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.*

*** Spectra, Spectra Light, Multicash, SpectraNet Internet Banking and Mobile Banking and Telephonebank*

**** Including orders requiring immediate certificates, sent after cut-off time, respectively those commissions, where the commission fee is paid by the transferee.*

***** The EFER payment order is executed only against HUF payment account.*

¹The law CXVI/2012. about the Financial Transactional Tax

² In case of cash withdrawal with debit card the booking fee is equal with the booking fee at 'Other transactions'

³ The amount of the fee corresponds with the amount and maximum amount of the financial transaction tax. In case of modification of law, the Bank shall change both the amount and the maximum amount accordingly without delay. The fee portion above the HUF 50 is listed in separate lines on the account statement: non-cash transactions with „FTT”, card payment transactions with “POS”, cash transactions with „FTTCASH” tag.

⁴ The fees have been adjusted in accordance with the Regulation (EU) No 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges (entering into force on 15th December 2019); additional information related to the adjusted fees are available in point 13. of the General Terms and Conditions of the “the List of Conditions for Small Business Clients”

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III. Cash Transactions

Cash in (deposit into account)

Forint

HUF cash payment credited to HUF account: 0,069%, min. HUF 418,-

HUF cash payment in high number of notes (for the total amount, above 1000 pieces of notes)* 0,314%, min. HUF 607,-

Crediting coins with summary procedure 1,570 %, min HUF 523,-

Foreign Currency

FCY in the currency of the account: 0,621%, min. HUF 642,-

Foreign currency cash payment in high number of notes (for the total amount, above 500 pieces of notes)* 0,80%, min. HUF 900,-

FCY in different currency: free of charge, at buying and selling rates of exchange

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Fee of pay in currency coins	10%, min. HUF 500,-
Currency coins acceptance in:	EUR
Smallest accepted denomination	1,00-
Other cash transactions	
Payment of customs duties	0,2%; min HUF 1.100,-
Night safe	HUF 3.100,-/month
Single use bag	HUF 30,- + VAT /piece
From the 3rd bag	HUF 2.500,- + VAT /bag
New bag in case of injury	HUF 1000,- + VAT /bag
Cash - delivery in bags – HUF **	0,05 %, min. HUF 400,-
Cash – delivery in bags – FCY **	0,4%, min. HUF 500,-
Single use safety bag for cash-delivery in bags	HUF 120,- + VAT

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Credit of the cash processed by the Cash Transportation Company – HUF **	0,05%, min. HUF 400,-
Credit of the cash processed by the Cash Transportation Company – FCY **	0,4% min.HUF 500,-
Exchange of damaged or withdrawn FCY bank notes	
Exchange of damaged or withdrawn HUF bank notes	90% of the value (in HUF)
	free of charge

* The bank handles cash payments accumulated, based on pieces of notes, on the same day, in the same currency.

** If the Bank identifies damaged or withdrawn banknotes or FX coins during the cash payment procedure by bag or by cash delivery, the fee for damaged or withdrawn banknotes and FX coins exchange will apply to the whole procedure.

Cash out (withdrawal from an account)

1 day's notice for HUF in the case of cash withdrawals over HUF 2.000.000 is required until 15:00.

The demand noticed after 15:00 should be realized on the second day after the notice. 2 days' notice for cash withdrawals over USD or EUR 3000 and in any other currencies with no regard to the amount of the cash withdrawals is required. 1 day's notice is required in case of cash withdrawals in requested banknotes. In case the cash withdrawal is not realised because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 5.000,- to the client's account in order to partly reimburse its costs.

The Bank shall execute cashier's disbursement above the sum of HUF 100.000.000 or its countervalue in any currency (calculated with the National Bank's official rate) solely in case a separate agreement between the parties is in effect.

1 day's notice is required in case of cash withdrawals in requested banknotes.

In the currency of the account	FCY: 0,621% min. HUF 910,-
	HUF: 0,364%, min. HUF 706,-

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In other currency	free of charge, at buying and selling rates of exchange
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Money exchange of notes and coins not exceeding 50 pieces per denomination	Free of charge*
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Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)

- | | |
|------------------------|-------|
| - in case of coins | 4,75% |
| - in case of banknotes | 1,75% |

**The Bank offers the money exchange of notes and coins not exceeding 50 pieces per denomination only for account holding clients of the Bank.*

Cash delivery

1 day's notice for HUF and 2 day's notice for any other currency is required.

requested HUF delivery to a specific address	cash out transaction fee, min. HUF 7.500,-
requested FCY delivery to a specific address	cash out transaction fee, min. HUF 7.500,-

Cash Exchange

From a foreign currency to HUF	at buying rate of exchange
From a foreign currency to another foreign currency	at buying and selling rates of exchange

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From HUF to a foreign currency

at buying and selling rates of exchange

In case of cash exchange the bank does not charge any additional fee as it is included in the exchange rates.

IV. Documentary Transactions

1. Export Bill and Documentary Collection

a.) Collection Commission	0,25 %, min. EUR 80,-
(to be applied also for cancellation of collection orders and for release of documents free of payment)	
b.) Amendment Commission	EUR 80,- / order
c.) Custodian service of accepted bills of exchange	EUR 50,- / piece
d.) Filling in a bills of exchange	EUR 50,- / piece
e.) Transfer of export value to a third bank	EUR 80,- / piece

2. Import Clean and Documentary Collections

If the commissions and charges of the Bank are settled by the client

a.) Collection Commission	0,25% min. EUR 80,-
(to be applied also for cancellation of collection orders and for release of documents free of payment)	
b.) Amendment Commission	EUR 80,- / order

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c.) Release of Goods Commission 0,3%, min. EUR 80,-

(calculated on basis of the value of the presented documents, if the goods are sent to the address or at the disposal of the bank)

d.) Custodian service of accepted bills of exchange EUR 50,- / piece

e.) Filling in a bills of exchange EUR 50,- / piece

f.) Forwarding to an other bank EUR 100,-

(if the bank forwards the documentary collection for further handling on behalf of the correspondent bank or at the client's request)

3. Export Documentary credits

If the commissions and charges of the Bank are settled by the Client

a.) Pre - advising Commission EUR 50,-

b.) Advising commission 0,15% ,min. EUR 80,-

(direct advising without the bank's confirmation)

c.) Confirmation commission

(to be applied in excess of advising commission, in case of the Bank's commitment)

Subject to special arrangement, on basis of the country/bank risk absorbed, however, in any case min. EUR 400,-

d.) Amendment Commission

EUR 80,- / order

(in case of extension and/or increase of amount of confirmed export documentary credits or increase of amount of export documentary credits additional Confirmation Fee or Advising fee will be applied in excess of Amendment Commission for the extension period and/or increased amount)

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e.) Utilization Commission	0,2%, min. EUR 80,- /utilization
(calculated on basis of the utilized amount)	
f.) Handling fee of deferred payment documents	EUR 80,- / utilization
g.) Transfer Commission	0,3%, min. EUR 200,-
(to be applied for transferring of a documentary credit in favour of a second beneficiary, calculated on basis of the transferred amount or the amount by which the transfer amount has been increased)	
h.) Assignment Commission	0,2%, min. EUR 80,-
(to be applied for assignment of proceeds under export documentary credits, calculated on basis of the assigned amount or the amount by which the assigned amount has been increased)	
i.) Advising through a third bank	0,2 % min. EUR 200,-
(advising of the documentary credit through a third bank without the bank's confirmation on behalf of the correspondent bank or at the client's request)	
j.) Discount of deferred payment documents	Subject to special arrangement, on basis of the country/bank risk absorbed
k.) Examination of Documents in advance	EUR 80,- / utilization
l.) Urging the foreign bank for documentary credit issuance	EUR 80,-

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m.) Extra examination of Documents containing excessive details EUR 80,- / utilization

(for more detailed examination than the standards of the International Chamber of Commerce)

n.) Filling in a bill of exchange EUR 50,- / piece

o) Discrepancy fee / Correction of Documents EUR 80,- / utilization

p.) Transfer of export value to a third bank EUR 80,- / piece

4. Import documentary credits

a.) Issuing commission 0,1 % / each month started, min. EUR 80,- / each month or fraction or in accordance with the terms of the relevant credit agreement

b.) Deferred payment commission 0,1 % / each month started, min. EUR 80,- / each month or fraction or in accordance with the terms of the relevant credit agreement
(to be applied for the deferred payment period in excess of the issuing commission, calculated on basis of the amount utilized)

c.) Amendment Commission EUR 80,- / order

(when the validity of the L/C is extended or the amount is increased, the Bank charges extra issuing commission in excess of the Amendment Commission for the extension period or the amount of the increase)

d.) Utilization commission 0,2%, min. EUR 80,-

(calculated on basis of the utilized amount)

e.) Handling fee of deferred payment documents EUR 80,- / utilization

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f.) Release of Goods Commission 0,3%, min. EUR 80,- / piece

(calculated on basis of the value of the presented documents, if the goods are sent to the address or at the disposal of the bank)

g.) Cancellation of a non-utilized import documentary credit (except for stand-by LCs) EUR 80,-

5. Domestic documentary credits

The same fees are valid as mentioned under export/import documentary credits above

6. Guarantees received

a.) Advising Commission 0,15% min. EUR 80,-

(advising without obligation)

b.) Amendment Commission EUR 80,- / order

(in case of increase of the guarantee amount additional Advising fee will be applied in excess of Amendment Commission for the amount of the increase)

c.) Utilization Commission 0,2%, min. EUR 80,-

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

7. Guarantees issued

a.) Guarantee or Letter of Intent Issuance Fee (in excess of the guarantee fee)	EUR 80,- per Guarantee or Letter of Intent
b.) Guarantee or Letter of Intent Commitment Fee (to be applied for the whole validity period in advance)	In accordance with the terms of the relevant credit agreement or min. 0,25% /every month started, min. EUR 80,-/every month started
c.) Amendment Commission	EUR 80,- / order
d.) Utilization Commission	0,2%, min. EUR 100,-
e.) Guarantee with non-standard text accepted by the bank, additional to the fee 7.a.)	EUR 80,-
f.) Guarantee Issuance in two languages or in more than one originals (Beside 7.a.) and c.))	EUR 50,-

0,05% min. EUR 80,- max. EUR 400,-

8. Assignment/Notification

9. Other (Regarding sections 3., 4., 5., 6. and 7.)

a.) Consulting/preparing draft wording	Min. EUR 80,-. max. EUR 1000,-, or according to special arrangement
b.) Stock statement	EUR 80,-
c.) Cancellation of prepared orders	EUR 80,-
d.) Commission due to excess of L/C amount or handling of documents presented after expiry date	EUR 80,- / utilization
e.) Urging (to be applied from the 3rd tracer, if sent at the client's request)	EUR 50,- / piece
f.) Urgent execution	EUR 80,-

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

Fees calculated according to Para IV. are based on the higher amounts, in case their base-amount was determined with tolerance.

Fees listed in Para IV. are only applicable for instructions in convertible currencies, that require standard procedures. Extra fees will be charged for additional details and for non-standard preparation. The charges above do not contain possible postage/courier, nor do they contain commission fees and costs charged by foreign banks. The details of the postal fees can be found in the Appendix nr.1 of the "List of Conditions for Small Business Clients", which form an integral part of present Conditional List.

V. Factoring services

1. Factoring fee for standard and financed invoices	according to contract, but min. HUF 300,000.- /year or EUR 1,000.-/ year
2. Debtor/supplier factoring limit's set up and modification fee	0.2%, min. HUF 39,000.-, max. HUF 60,000.- or 0.2% min. EUR 130.-, max. EUR 200.-
3. Overdue invoice administration fee /month/	HUF 1200.-/ month/invoice or EUR 4.- invoice
4. Credit insurance limit appraisal fee	HUF 30,000.- /buyer or EUR 100.- / buyer
5. Factoring advance payment base interest rate	variable, according to contract
6. Factoring insurance commission	0.35%/month on the basis of unpaid receivables
7. Factoring credit appraisal fee	HUF 50,000.-
8. Urgent execution fee	HUF 12,000.- or EUR 40.-
9. Fee for extra factoring account statement	HUF 6,000.- or EUR 20.-

VI. Cheque Transactions (subject to individual agreements)

The Bank is entitled to refuse the receipt of traveller's and crossed cheques for collecting, crediting and purchasing without further explanation.

Crediting Travellers Cheques

To the credit of an account kept in the same currency at buying and selling rates of exchange

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

To the credit of an account kept in different currency at buying and selling rates of exchange

Cash against Travellers Cheques

Purchase against same currency at buying and selling rates of exchange

Purchase against different currency at buying and selling rates of exchange

Purchase against Forints at buying rate of exchange

Purchase of UniCredit cheques

with recourse

purchase against the same currency with cash withdrawal 0,8% , min. HUF 4000,- per cheque + foreign bank charges

purchase against the different currency at buying and selling rates of exchange + 0,8 %
min. HUF 4000,- per cheque + foreign bank charges

purchase against HUF at buying and selling rates of exchange + 0,8%
min. HUF 4000,- per cheque + foreign bank charges

Prompt credit of an account against Cheque purchase with recourse

To the credit of an account kept in the same currency 1,2%, min. HUF 4000,- per cheque + foreign bank charges

To the credit of an account kept in different currency at buying and selling rates of exchange + 1,2%,
min. HUF 4000,- per cheque + foreign bank charges

Travellers cheques for collection with recourse 0,5%, min. HUF 3000,- per cheque + foreign bank charges*

Cheques for crediting with recourse 1 % min. HUF 4000,- per cheque + foreign bank charges

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

Cheques for collection	0,4 % min. 4.000,- max. 25.000,- per cheque + foreign bank charges
Handling fee for unpaid checks	The same as the collection fee, according to the collection method
Guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Non-guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Cheque handling fee	HUF 100.-/ cheque
Cheque cashing	0,15%, min. EUR 15.-/ cheque
Redemption of guaranteed FCY cheques	0,2%, min. EUR 6,-*
SWIFT-TO-CHEQUE fee:	as defined present List of Condition's point II. subsection A)-C), identical to the fee of the bank-to-bank FCY payments

* The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

VII. Interest conditions

Interests and fees

Sight interest on HUF current accounts	According to the current Announcements on Deposit Interest-Conditions for Small Enterprises
Special interest for overdraft balance on HUF account	The double of the base rate of the National Bank of Hungary
Sight interest on FCY current accounts	According to the current Announcements on Deposit Interest-Conditions for Small Enterprises

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

Special interest for overdraft balance on FCY account 1 month LIBOR (*)+ 10%

Deposit rate in case of dismissal before maturity (HUF, FCY deposits) According to the current Announcements on Deposit Interest-Conditions for Small Enterprises

(*) 1 month Interbank Offered Rate for the currency of the account, fixed on the international money markets

Settlement of accrued interest on deposits

For HUF accounts: each calendar quarter

For FCY accounts: each calendar quarter

For deposit accounts: at maturity

VIII. Safe service

Only for clients with HUF payment account at the bank.

Safe deposit box rental fees ¹	Size ²	price, HUF / month
I.	small size (below 5.000 cm ³)	4.200,- + VAT
II.	medium size (5.001 – 12.000 cm ³)	5.200,- + VAT
III.	large size (12.001 – 20.000 cm ³)	6.200,- + VAT
IV.	extra size (above 20.000 cm ³)	7.200,- + VAT

The above prices are applied, objects placed in the safe deposit box are covered by insurance up to HUF 6,000,000 in accordance with the conditions set out in the contract.

Others

	price HUF / piece
Surety money for key (for the first key)	10.000,-

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

Surety money for key (for the second key) ³	50.000,-
Fee of the second key (max. one key) ^{3,4}	25.000,- + VAT

Safe-cracking or forced opening The Bank shall charge the total cost of safe-cracking or forced opening to the client.

Responsible custody According to the current safe deposit box rental fees.

¹The calculation of the fee: on the payment account connected with the safe service, the 0,01% of total credit and debit transaction values, minimum the above indicated amount. The Bank does not charge the fee above the minimum according to its promotion. In case the client does not have any account kept with the Bank, the above charges shall be applied. The promotion is valid until cancellation.

²The dimensions of the safe deposit boxes may vary in different branches within the same category.

³In case of contracts signed after 07. 07. 2014. for every safe deposit box 2 keys (a primary key and a secondary key) will be handed to the Lessee.

⁴The fee applies to the contracts signed before 07. 07. 2014. In case of contracts signed or modified after 07. 07. 2014. the client cannot ask for a secondary key.

IX. Miscellaneous

Bank information, bank information for public procurement applications HUF 10.000,-

Capital payment certificate HUF 3.500,-

Certificate on separated own funds (for tenders) HUF 10.000,-

Audit letter

Electronic audit letter HUF 10.900,-

Printed audit letter HUF 13.400,-

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

SWIFT MT 940 set up/modification/cancellation*	EUR 20,- or HUF 6.000,-
SWIFT MT 940 inside UniCredit group*	EUR 30,-/ month/acct. or HUF 9.000,- /month/acct.
SWIFT MT 940 to other bank*	EUR 40,-/ month/acct. or HUF 12.000,- /month/acct.
SWIFT MT 942 inside UniCredit group*	EUR 40,-/ month/acct. or HUF 12.000,- /month/acct.
SWIFT MT 942 to other bank*	EUR 50,-/ month/acct. or HUF 15.000,- /month/acct.
SWIFT MT 101 set up/modification/cancellation*	EUR 50,- or HUF 15.000,-
SWIFT MT 101 incoming order to transfer	EUR 5,-/ message

*Fees denominated in EUR are valid for EUR accounts, the fees denominated in HUF are valid for HUF and other (non-EUR) FCY accounts

Facsimile message charges

domestic:	HUF 400,-+VAT / page
Europe:	HUF 700,- +VAT / page
Overseas:	HUF 1.500,- +VAT / page
Daily info on exchange rates sent through fax	HUF 4.000,- + VAT / month
Photocopies	HUF 100,- +VAT / page

UniCredit KKV Hitelvédelem Group insurance:

Service packages	Basic package	Premium package
All-cases death	+	+
Any-cause reduced capacity to work reaching 80%	+	+
Accident related permanent disability reaching 50%	-	+
High-risk disease	-	+
Monthly insurance fee as a percentage of the contractual amount of credit (in case of annuity repayment loans)	0,05%/month (0,6%/year)	0,1%/month (1,2%/year)
Monthly insurance fee as a percentage of the approved credit limit (in case of overdraft). The insurance company is obliged to the outstanding amount of the loan.	0,05%/month (0,6%/year)	0,1%/month (1,2%/year)

Details of the risks and other conditions are included in the UniCredit KKV Hitelvédelem Group insurance customer information.

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

Fees related to employer's loan to purchase a home

Fees charged for the implementation of housing loan granted by the employer

Administrative fee for the disbursement of the housing loan granted by the employer:	HUF 10.000,- / for each employee's loan, which is due right at the issue of the disbursement notification.
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In case the Employer order the Bank to register the employer's loan and to perform the collection of installments.

Fee for collecting the employer's loan for purchase a home:	HUF 2,500 for each loan account, due monthly at the time when the Bank collects the instalment amount.
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Fees related to employer's non-refundable subsidy to purchase a home

The employer's non-refundable subsidy to purchase a home product is not available from 1. January 2019.

Fees charged for the implementation of the non-refundable housing allowance granted by the employer

Fee charged for the annual confirmation of the implementation of the non-refundable housing allowance granted by the employer:	HUF 3,000 /employee, but min. HUF 20,000, max. HUF 100,000/confirmation which is due on January 31th of the year following each year concerned or if it falls on a bank holiday then on the last banking day preceding the bank holiday.
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LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS



Annex No. 1 – Postal Tariffs

The fees for the services are given in HUF and include VAT.

LETTER

	Priority	Non- priority
Standard size up to 30 g	HUF 155	HUF 120
Other up to 50 g	HUF 210	HUF 160
up tp 100 g	HUF 300	HUF 235
up to 250 g	HUF 375	HUF 275
up to 500 g	HUF 645	HUF 490
up to 750 g	HUF 1.030	HUF 795
up to 2,000 g	HUF 1.310	HUF 1.000

SERVICES FOR LETTER POST ITEMS

Registered	HUF 290
Advice of delivery	HUF 200

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

INTERNATIONAL POSTAL TARIFFS

Letter post items

		TO EUROPEAN COUNTRIES ¹	TO EUROPEAN COUNTRIES ¹	TO OTHER COUNTRIES	TO OTHER COUNTRIES
		Priority	Non- priority	Priority	Non- priority
Postcards		HUF 375	HUF 335	HUF 435	HUF 390
Letter post items	Standard letter up to 20 g	HUF 375	HUF 335	HUF 435	HUF 390
Letter post items	Other up to 20 g	HUF 440	HUF 390	HUF 495	HUF 445
Letter post items	up to 50 g	HUF 555	HUF 495	HUF 640	HUF 570
Letter post items	up to 100 g	HUF 875	HUF 785	HUF 1.000	HUF 905
Letter post items	up to 250 g	HUF 1.430	HUF 1.290	HUF 1.630	HUF 1.490
Letter post items	up to 500 g	HUF 2.310	HUF 2.115	HUF 2.620	HUF 2.430
Letter post items	up to 1,000 g	HUF 3.920	HUF 3.665	HUF 4.450	HUF 4.210
Letter post items	up to 1,500 g	HUF 5.505	HUF 5.155	HUF 6.280	HUF 5.930

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS



Letter post items	up to 2,000 g	HUF 6.855	HUF 6.410	HUF 7.810	HUF 7.380
M sacks	up to 5,000 g	HUF 6.880	HUF 6.880	HUF 7.835	HUF 7.835
M sacks	over 5,000 g per kg	HUF 920	HUF 920	HUF 1.050	HUF 1.050

SERVICES AVAILABLE FOR AN ADDITIONAL FEE

Registered (priority letter post items only) HUF 890

Advice of delivery HUF 440

¹ European countries: Albania, Andorra, Austria, Azerbaijan, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Gibraltar, Greece, Georgia, Netherlands, Croatia, Ireland, Iceland, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Great Britain and Northern Ireland, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican City

DOMESTIC POSTAL MONEY ORDER – in case of 2-day delivery (T+2)

Amount	Fee (T+2)
up to HUF 10.000	HUF 750
up to HUF 30.000	HUF 1 315
up to HUF 50.000	HUF 1 785
up to HUF 100.000	HUF 2 420
up to HUF 200.000	HUF 4 900
after every HUF 100.000 begun	+ HUF 1 345

PAYMENT VOUCHER

In case of computerized data storage or data transfer (TC81)

Amount	Fee
up to HUF 20.000	HUF 435
up to HUF 40.000	HUF 605
up to HUF 60.000	HUF 730
up to HUF 100.000	HUF 955
over HUF 100.000	HUF 955 and after every HUF 100.000 begun + HUF 740