

LIST OF CONDITIONS OF SMALL BUSINESS HUF ACCOUNT PACKAGES FOR SMALL BUSINESS CLIENTS (ORIGÓ, A LA CARTE)



Effective date: 1st March, 2021 respectively 1st May, 2021. Valid until the date when the next List of Conditions enters into force.

Serial No.: 01/2021.

Origó HUF account package and A la carte HUF account package for small enterprises

Modifications in current list of conditions that have been announced on 28th of February, 2021 and will enter into force on the 1st of May, 2021:

- With effect from 1st of May, 2021 UniCredit Bank Hungary Zrt. modifies its list of conditions below with the level of the domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions (bank is entitled for that once in a year based on entitlement provided by related list of conditions).
- Announced expiry date of promotions is modified uniformly from 30/04/2021 to 30/10/2021.

Modifications in current list of conditions that have been announced on 28th of February, 2021 and will enter into force on the 1st of March, 2021:

- Origó HUF account package for small enterprises is not available for new account opening from 1st of March, 2021.
- Corporate Maestro international bankcard type becomes unavailable for new card applications from 1st of March, 2021. Only MasterCard Business respectively MasterCard Business Gold bankcards will be available on request for payment accounts.

Origó HUF account package for small enterprises is not available for new account opening from 1st of March, 2021.

Modifications are marked with red in current list of conditions.

Type of the account package	Origó*	A la carte
Account opening fee (/one-off/account)	HUF 2,000 ⁽¹⁾	HUF 2,000 ⁽¹⁾
Monthly account management fee for the account package (/month/account package) ⁽²⁾	HUF 803	HUF 3,053
The monthly account management fee for the payment account included in the account package ⁽³⁾	HUF 568	HUF 796
Free electronic channel included in the account package ⁽⁵⁾	Phone Banking	
Bankcard with discount included in the account package ^{(6) (20)}	Corporate Maestro international bankcard It cannot be claimed from 1 st of March, 2021.	
Bankcard with discount included in the account package ^{(19) (20)}	MasterCard Business bankcard from 1 st of March, 2021	
Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Duties ⁽⁷⁾	HUF 6,000 / bookkeeping entry (the Bank charges a fee of 0.3% but maximum HUF 6,000 per entry as part of the promotion, except for card payment transactions for which the fee is HUF 800,- for the first transaction in each calendar year and HUF 0,- for all further transactions This promotion is valid until 30th of October, 2021. ⁽⁸⁾)	
Account management fee in the case of cash transactions ⁽⁹⁾ falling within the scope of the Act on Financial Transaction Duties ⁽⁷⁾	HUF 600,000 / bookkeeping entry (the Bank charges a fee of 0.6% but maximum HUF 600,000 per entry as part of the promotion. This offer is valid until 30th of October, 2021. ⁽⁸⁾)	
HUF transfer fee (within the Bank to the debit of a HUF payment account)		
Through Electronic Banking ⁽⁴⁾	0,122% min. HUF 157	0,219% min. HUF 243
On original banking form	0,231% min. HUF 181	0,450% min. HUF 975
Not on original banking form ⁽¹⁰⁾	0,231% min. HUF 1,586	0,450% min. HUF 1,586
HUF transfer fee (outside of the Bank to the debit of a HUF payment account)		
Through Electronic Banking ⁽⁴⁾	0,213% min. HUF 212	0,244% min. HUF 282
On original banking form	0,341% min. HUF 474	0,549% min. HUF 975
Not on original banking form ⁽¹⁰⁾	0,341% min. HUF 1,586	0,549% min. HUF 1,586
EFER transfer	0,269% min. HUF 429	0,375% min. HUF 429

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Cash desk transactions		
HUF payment to HUF account (up to 1000 pieces of notes) ⁽¹¹⁾	Free of charges ⁽¹²⁾	0,182% min. HUF 609
HUF payment from HUF account	0,341% min. HUF 427	0,487% min. HUF 609

FCY payment transfer from A la Carte HUF account package ⁽¹⁸⁾		
- EUR and SEPA transfer inside EEA (within the Bank)		
Through Electronic Banking ⁽⁴⁾	0,050% min 0,65 EUR	
On original banking form	0,134% min. 2,64 EUR	
Not on original banking form ⁽¹⁰⁾	0,134% min. 4,30 EUR	
- EUR and SEPA transfer inside EEA (outside of the Bank)		
Through Electronic Banking ⁽⁴⁾	0,100% min. 0,76 EUR	
On original banking form	0,187% min. 2,64 EUR	
Not on original banking form ⁽¹⁰⁾	0,187% min. 4,30 EUR	

A la Carte HUF account package - Discount elements that can be selected as part of the account package ⁽¹⁵⁾		
Electronic ⁽⁴⁾ HUF transfer outside of the Bank without transfer fee ⁽¹⁶⁾	The first 1 each month	
Electronic ⁽⁴⁾ HUF transfer within the Bank without transfer fee ⁽¹⁷⁾	The first 1 each month	
Monthly account management fee discount	HUF 600	
Monthly account management fee discount for the FX account of small enterprises <i>In case of new account opening, this discount element cannot be requested from 01.03.2019.</i>	HUF 500	

Other fees	
A la Carte HUF account package - Fee for changing the discount element ⁽¹⁴⁾	HUF 1,500
Package change fee ⁽¹³⁾	HUF 5,000
Postage fee ⁽¹⁴⁾	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	HUF 300 / statement
Sight interest rate	HUF payment account: 0.0001% p.a., EBKM (Unified Deposit Rate Index): 0.0001% p.a.

- (1) The account opening fee is charged only one time for each account by debiting account at account opening.
- (2) Fee calculation method: 0.01% of the monthly credit and debit entries, minimum the indicated amount. As a promotional offer, the Bank shall not charge the amount exceeding the minimum amount indicated above. **This promotion is valid until 30th of October, 2021.**
- (3) As a promotional offer, the Bank shall not charge the difference of the normal monthly account management fee for 1 account, that is included in the package – as it is published in the „List of the Conditions for Small Business Clients” document – and the monthly account management fee indicated above. **This promotion is valid until 30th of October, 2021.**
- (4) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, SpectraNet Mobil Banking Light, SpectraNet Mobil Banking Plusz, Phone Banking.
- (5) The Bank shall not charge the the current one-off entry and monthly service fees for the Phone Banking services.
- (6) As a promotional offer, the Bank shall not charge the issuer fee for the first Corporate Maestro bankcard. **This promotion is valid until 30th of October, 2021.**
- (7) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (8) The extent of the fee shall be in line with the extent and maximum of the current financial transaction duty. If the legal regulations change, the Bank shall immediately modify the extent and the maximum amount to the same extent as that of the change.
- (9) In the case of cash withdrawals with debit cards, the bookkeeping fee per line applied as per the “Account management fee in the case of other transactions” shall apply.
- (10) Or with exceptional processing.
- (11) The related conditions of HUF cash payment processed at cashiers in high number of notes (for the total amount, above 1000 pieces of notes) regulated in the valid „List of Conditions for small enterprises”.
- (12) The regular charge is 0.10%, min. HUF 500 which shall not be charged by the Bank as a special offer. **This promotion is valid until 30th of October, 2021.**
- (13) In the case of switching between the HUF account packages for small enterprises, the pricing for the new account package shall only be valid from the first day of the following month. As a promotional offer, the Bank shall not charge any package change fee when a package with a higher account management fee is selected. **This promotional offer is valid until 30th of October, 2021.**
- (14) In the case of each bank account statement and other mail sent to the customer. As a promotional offer, the Bank shall not charge the fee in the case of the number of transfers defined in the account package. **This promotion is valid until 30th of October, 2021.** After sending the free-of-charge 1 bank account statement per month, the postage fee for additional statements and other mails sent out shall be according to the currently valid postal fees, which can be found in the Appendix nr.1 of the “List of Conditions for Small Business Clients”.
- (15) Only two discount elements can be selected where such selected discount elements cannot be identical to those selected by the Account Holder in the A la carte account packages valid simultaneously to the execution of the Account Contract.

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- The selected discount elements can be modified once a month, in the case of a modification, the new discount shall be valid from the first day of the month following the signing of the Account Holder's written order.
- (16) As a promotional offer, the Bank shall not charge the transfer fees for the number of domestic HUF transfers (one-off) defined above, where such transfers were ordered to the debit of a HUF payment account, towards an account outside the Bank. **This promotional offer is valid until 30th of October, 2021.**
 - (17) As a promotional offer, the Bank shall not charge the transfer fees for the number of domestic HUF transfers (one-off) defined above, where such transfers were ordered to the debit of a HUF payment account, towards an account within the Bank. **This promotional offer is valid until 30th of October, 2021.**
 - (18) 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 "List of Conditions for Small Business Clients".
 - (19) **As a promotional offer, the Bank shall not charge the issuer fee for MasterCard Business bankcard. This promotion is valid until 30th of October, 2021. Free of charge issuer fee is related to one bank card per account package.**
 - (20) **Issue of one favorable Corporate Maestro international bankcard or MasterCard Business bankcard is provided by the bank per account package.**

* The Bank provides the Origo account package exclusively to new small business customers with annual sales of up to HUF 100 million. New clients are those clients, who have not held a payment account at the Bank for at least a 6-month-period of time preceding the actual account opening. The currently valid conditions of the Origo account package are valid for 1 year from the opening of the bank account; on the first day of the 13th calendar month after the opening of the account, the Bank shall automatically switch the Origo account package to the "A la carte account package with electronic HUF transfer without transfer fee outside the Bank and electronic HUF transfer without transfer fee within the Bank".

In case of contracts concluded before 15. 03. 2014. the term 'payment account' shall mean the terms 'bank account' or 'current account'.

The services pertaining to the HUF accounts for small enterprises as per this List of Conditions are available for the small enterprise clientele. The clientele defined in the document titled "List of Conditions for small enterprises" qualify as small enterprises at our Bank.

This List of Conditions forms the integral appendix of the Bank's General Terms and Conditions. In case of small enterprise clientele of the Bank, the currently valid documents titled "List of conditions for small enterprises", "List of conditions for electronic services for small enterprises" and "List of conditions for deposit cards for small enterprises" shall apply to the types of transactions and services not included in this List of Conditions and the due dates of the fees, costs related to the individual services.

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.