

# LIST OF CONDITIONS OF HUF ACCOUNT PACKAGES FOR SMALL BUSINESS CLIENTS



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

Serial No.: 04M/2021

## HUF Account Packages „Bázis” and „Komfort”

Following account packages are not available for new account opening from 30.12.2008.

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

- With effect from **1<sup>st</sup> 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 28<sup>th</sup> of February, 2021 and will enter into force on the 1<sup>st</sup> of March, 2021:**

- **Corporate Maestro international bankcard type becomes unavailable for new card applications from 1<sup>st</sup> of March, 2021. Only MasterCard Business respectively MasterCard Business Gold bankcards will be available on request for payment accounts.**

Modifications are marked with red in current list of conditions.

Type of account package	Bázis	Komfort
Monthly account management fee for the account package (/month/account package) <sup>(1)</sup>	HUF 4,173	HUF 8,024
The monthly account management fee for the payment account included in account package	HUF 4,447 <sup>(3)</sup>	Monthly account management fee of one HUF payment account / month <sup>(2)</sup>
Free electronic channel included in the account package <sup>(4)</sup>	Phone Banking	
Bankcard with discount included in the account package <sup>(5)(12)</sup>	Corporate Maestro international bankcard It cannot be claimed from 1 <sup>st</sup> of March, 2021.	
Bankcard with discount included in the account package <sup>(11)(12)</sup>	MasterCard Business bankcard from 1 <sup>st</sup> of March, 2021	
Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Duties <sup>(7)</sup>	HUF 6,033 / booking entry (According to the promotion HUF 33 + 0.3%, but maximum HUF 6,033 / booking entry, except for card payment transactions for which the fee is HUF 833 for the first transaction in each calendar year and HUF 33 for all further transactions. The promotion is valid until 30 <sup>th</sup> of October, 2021. <sup>(9)</sup> )	
Account management fee in the case of cash transactions <sup>(8)</sup> falling within the scope of the Act on Financial Transaction Duties <sup>(7)</sup>	HUF 600,033 / booking entry (According to the promotion HUF 33 + 0.6%, but maximum HUF 600,033 / booking entry. The promotion is valid until 30 <sup>th</sup> of October, 2021. <sup>(9)</sup> )	
Account maintenance fee for other transactions	HUF 33 / booking entry	
<b>In-Bank HUF transfer fee (debiting HUF payment account)</b>		
By Electronic Banking *	0.122% min. HUF 181	0.091% min. HUF 161
By original blanks	0.268% min. HUF 364	0.203% min. HUF 321
By non-original blanks or by special processing	0.268% min. HUF 975	0.203% min. HUF 856
<b>Bank-to-Bank HUF transfer fee (debiting HUF payment account)</b>		
By Electronic Banking *	0.158% min. HUF 181	0.123% min. HUF 161
By original blanks	0.378% min. HUF 474	0.300% min. HUF 417
By non-original blanks or by special processing	0.378% min. HUF 975	0.300% min. HUF 856

# LIST OF CONDITIONS OF HUF ACCOUNT PACKAGES FOR SMALL BUSINESS CLIENTS

Cash desk transactions		
Cash-in HUF cash payment credited to HUF account (up to 1000 pieces of notes) <sup>(10)</sup>	0.061% min. HUF 305	0.054% min. HUF 268
Cash-out HUF cash payment debited to HUF account	0.341% min. HUF 427	0.300% min. HUF 375
Other fees, conditions		
Changing HUF account package **	HUF 5 000	
Postal charges <sup>(6)</sup>	Sending monthly 1 statement is free of charges	
Statement kept in branch office	HUF 300 / account statement	
Sight interest rate of HUF payment account	0.0001% p.a., EBKM: 0.0001% p.a.	

- (1) Fee-calculation: 0,01% of the sum of credit- and debit-entries in the month, but minimum the above amount. As a special offer, the fee above the minimum amount is not charged. **This special offer is valid until 30<sup>th</sup> of October, 2021.**
- (2) As a special offer, the monthly account management fee of HUF payment accounts is not charged. **This special offer is valid until 30<sup>th</sup> 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 30<sup>th</sup> of October, 2021.**
- (4) The single entry fee and the monthly fee of Phone Banking service are not charged.
- (5) As a special offer, the issuer fee for the first Corporate Maestro bank card will not be charged. **This special offer is valid until 30<sup>th</sup> of October, 2021.**
- (6) Charged for each statement and other postal consignments to the Customer. As a special offer the Bank will not charge this fee in the case of number of pieces as defined in the account packages. **This action is valid until 30<sup>th</sup> of October, 2021.** The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post, which can be found in the Appendix nr.1 of the “List of Conditions for Small Business Clients”.
- (7) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (8) In case of cash withdrawal with debit card the Account maintenance fee is equal with the „Account maintenance fee for other transactions”.
- (9) 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 33 is listed in separate lines on the account statement: non-cash transactions with „FTT”, card payment transactions with „POS”, cash transactions with „FTTCASH” tag.
- (10) 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”.
- (11) **As a promotional offer, the Bank shall not charge the issuer fee for MasterCard Business bankcard. This promotion is valid until 30<sup>th</sup> of October, 2021. Free of charge issuer fee is related to one bank card per account package.**
- (12) **Issue of one favorable Corporate Maestro international bankcard or MasterCard Business bankcard is provided by the bank per account package.**

\* Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, SpectraNet Mobile Banking Light, SpectraNet Mobile Banking Plusz, Phone Banking.

\*\* Changeover to each another of these demonetized account packages and the changeover to a demonetized account package is not possible. In case of a changeover from a demonetized account package to an available account package, the new pricing is only valid from the first day of the following month.

Small business HUF account packages specified in the present List of Conditions are available to small business clients. Our Bank considers private entrepreneurs and business or other organizations that are specified in the “List of Conditions for Small Business Clients” to be a small business client.

The present List of Conditions is an inseparable appendix of the General Business Rules. Other transactions and banking services, which are not specified above, will carry charges in accordance with the effective „List of Conditions for Small Business Clients”, the “List of Conditions of Electronic Services for Small Business Clients” and the „List of Conditions of Debit Bank Cards for Small Business Clients”.

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.