

LIST OF CONDITIONS OF HUF ACCOUNT PACKAGES FOR SMALL BUSINESS CLIENTS

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

Serial No.: 03M/2021

”Elektronikus”, “Mini-max” Small Business HUF Account Packages

Following account packages are not available for new account opening from 01.02.2014.

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:

- **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.**

Modifications are marked with red in current list of conditions.

Account package type	Elektronikus	Mini-max
Monthly account management fee of the account package (/month/account package) ⁽¹⁾	HUF 2,612	HUF 832
Monthly account management fee of the payment account included in the account package	HUF 3,556 ⁽²⁾	HUF 2,998 ⁽²⁾
Free electronic channel included in the account package ⁽³⁾	Phone Banking	
Bank card with discount included in the account package ⁽⁴⁾⁽¹²⁾	Corporate Maestro international bankcard It cannot be claimed from 1 st of March, 2021.	
Bank card with discount included in the account package ⁽¹¹⁾⁽¹²⁾	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 ⁽⁶⁾	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 th of October, 2021. ⁽⁸⁾)	
Account management fee in the case of cash transactions ⁽⁷⁾ falling within the scope of the Act on Financial Transaction Duties ⁽⁶⁾	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 th of October, 2021. ⁽⁸⁾)	
Account management fee for other transactions	HUF 33 / booking entry	
HUF payment transfer commission (In-bank transfer debiting HUF payment account)		
Through Electronic Banking *	0.139% min. HUF 181	0.206% min. HUF 305
On original banking form	0.353% min. HUF 975	0.549% min. HUF 975
Not on original banking form **	0.353% min. HUF 1,586	0.549% min. HUF 1,586
HUF payment transfer commission (Bank-to-Bank transfer debiting HUF payment account)		
Through Electronic Banking *	0.182% min. HUF 212	0.244% min. HUF 352
On original banking form	0.427% min. HUF 975	0.671% min. HUF 975
Not on original banking form **	0.427% min. HUF 1,586	0.671% min. HUF 1,586
Cash desk transactions		
Cash-in HUF cash payment credited to HUF account (up to 1000 pieces of notes) ⁽⁹⁾	0.122% min. HUF 609	0.182% min. HUF 609
Cash-out HUF cash payment debited to HUF account	0.366% min. HUF 609	0.427% min. HUF 609

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Other fees	
Package changing fee ***	HUF 5,000
Postal charges ⁽⁵⁾	Posting 1 account balance statement per month free of charge
Fee charged for statements kept in the branch	HUF 300 / statement
Sight deposits interest rate	HUF payment account: 0.0001% per annum, Unified Deposit Rate Index: 0.0001% per annum

FCY payment transfer from Elektronikus account package ⁽¹⁰⁾	
- EUR és SEPA transfer inside EEA (within the Bank)	
Through Electronic Banking *	0.050% min. EUR 0.49
On original banking form	0.134% min. EUR 2.64
Not on original banking form **	0.134% min. EUR 4.30
- EUR és SEPA transfer inside EEA (outside of the Bank)	
Through Electronic Banking *	0.100% min. EUR 0.57
On original banking form	0.187% min. EUR 2.64
Not on original banking form **	0.187% min. EUR 4.30

- (1) Calculation of the fee: 0.01% of the sum of credit and debit entries of the month but minimum the amount indicated above. As a special offer, the Bank shall not charge the part over and above the minimum amount indicated. **The promotion is valid until 30th of October, 2021.**
- (2) 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.**
- (3) The Bank shall not charge the prevailing one-off entry fee and monthly fee for the Phone banking service.
- (4) As a special offer, the Bank shall not charge an Issuing Fee for the first Corporate Maestro bank card. **The promotion is valid until 30th of October, 2021.**
- (5) Charged for each bank account statement and other postal consignments sent to the Client. As a special offer, the Bank shall not charge this fee with regard to the number of items that is specified in the account package. **The promotion is valid until 30th of October, 2021.** The postal costs of all additional statements above the first free account statement every month and other postal consignments shall be charged according to the currently effective postal tariffs and charges, which can be found in the Appendix nr.1 of the “List of Conditions for Small Business Clients”.
- (6) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (7) In case of cash withdrawal with debit card the Account maintenance fee is equal with the “Account maintenance fee for other transactions”.
- (8) 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.
- (9) 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”.
- (10) 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”.
- (11) **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.**
- (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.

** Or by special processing.

*** In the event of a swap between HUF account packages, the pricing of the new account package will only apply as of the first day of the next month.

The small business HUF account package services as defined in this List of Conditions may be used by small business clients. The clients defined in the document entitled as “List of Conditions for Small Business Clients” qualify as small business clients at our Bank.

This List of Conditions forms an integral annex of the Bank’s General Business Conditions. In case of small enterprise clientele of the Bank, to the transaction types and services that are not included in this List of Conditions and to the due date of the settlement of fees and costs relating to the various services, the currently effective documents called “List of Conditions for Small Business clients”, the Electronic Banking list of Conditions for Small Business clients” and the “List of Conditions for Small Business clients Debit Bankcard conditions ” shall be applicable.

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.