

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

DEBIT BANKCARD CONDITIONS

The present List of Conditions **enters into force on the 30th November 2021** and is valid until the entry into force of the next Debit Bankcard List of Conditions.
Disclosed on the 29th November 2021.

Modifications are marked with red colour and bold /italic letter type in current List of Conditions in unified structure:

- Google Pay service is available.**
- Connected to bank card, new group optional travel insurances are available.**

Mastercard and Maestro bankcards will be issued with chip and contactless feature.

Following Deposit Card is not available for sale from 15.08.2019.*

Corporate Maestro, VISA Business and VISA Business Gold bankcards are not available from 01.03.2021.**

Designation	Deposit Card*	Mastercard Business bankcard for prior Corporate Maestro** cardholders	Mastercard Business bankcard applied from 01.03.2021	MasterCard Business and VISA Business ^{v8} bankcard applied before 01.03.2021**	MasterCard Business Gold** ^{v8} bankcard that applied before 01.03.2021	Due date of fees
Apple Pay service	Non-eligible bankcard for digitization within service	Eligible bankcard for digitization within service (except for Maestro and VISA bankcards)				-
Google Pay service						
Application condition	-				Based on individual review	
Card fees						
Card Issuer fee	2 000 Ft	3 870 Ft	6 000 Ft	8 602 Ft	16 129 Ft	Due upon the first production date of applied bankcard
Card Membership fee	2 000 Ft ^{v1}	3 870 Ft ^{v1}	6 000 Ft ^{v1}	8 602 Ft ^{v1}	16 129 Ft ^{v1}	One time per year subsequently ^{v2}
PIN code change fee	200 Ft (The normal fee: 800 Ft, it is not charged by the Bank during the promotion period ^{***} .) ^{v11}					
PIN code reproduction fee	300 Ft	300 Ft	300 Ft ^{v12}	300 Ft ^{v12}	300 Ft ^{v12}	When service provided
Card replacement fee in Hungary ^{v14}	500 Ft	500 Ft	850 Ft	850 Ft	Free of charge	
Transaction fees						
Purchase commission ^{v10}	Not applicable	0%				
Cash withdrawal fee on UniCredit ATM in Hungary ^{v10}	Not applicable	0,967%, min. 419 Ft (0,6%, min. 210 Ft is charged during the promotion period ^{***} .)				Same day as the booking date of the cash withdrawal transaction
Cash withdrawal fee on UniCredit ATM abroad ^{v4 v10 v17} (cash withdrawal was initiated outside EEA)		1,397 % + 3,22 EUR				
Cash withdrawal fee on UniCredit ATM abroad ^{v4 v10 v17} (cash withdrawal was initiated inside the EEA)		0,967%, min. 419 Ft				
Cash withdrawal fee on other ATM in Hungary ^{v10}		1,075% + 429 Ft, min. 547 Ft				Same day as the booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well) ^{v10}		1,020% + 375 Ft, minimum 698 Ft				
Cash withdrawal fee on other ATM abroad ^{v10 v17} (cash withdrawal was initiated outside EEA)		1,720% + 3,22 EUR				
Cash withdrawal fee on other ATM abroad ^{v10 v17} (cash withdrawal was initiated inside the EEA)		1,075% + 429 Ft, min. 547 Ft				
Cash advance fee in bank branches abroad ^{v10 v17} (cash withdrawal was initiated outside EEA)		1,720% + 5,37 EUR				
Cash advance fee in bank branches abroad ^{v10 v17} (cash withdrawal was initiated inside the EEA)		1,020% + 375 Ft, min. 698 Ft				
Cash deposit fee on UniCredit ATM in Hungary ^{v9 v10}		Free of charge				
Emergency cash withdrawal abroad ^{v10}	Not applicable	Not applicable	241,34 EUR	241,34 EUR	241,34 EUR	When service provided
Emergency card replacement abroad ^{v16} (from 1 st September 2019 the service is only available for VISA bankcards)		Not applicable	187,94 EUR	187,94 EUR	187,94 EUR	
Balance inquiry fee	Not applicable	31 Ft				

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UniCredit - Public



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Other fees, settings						
Internet Security Code service ^{V15}	Free of charge					
Travel insurance provided to bankcard for Cardholder^{B1}						
Annual fee for STANDARD travel insurance	Can not be requested	Can not be requested	Free of charge	Free of charge	Can not be requested	At applying for service
Annual fee for GOLD travel insurance		Can not be requested	Can not be requested	Can not be requested	Free of charge	
Optional travel insurance for Cardholder^{B1}						
Annual fee for EXTRA travel insurance	Can not be requested	6 000 Ft	5 350Ft	5 350Ft	4 100Ft	At applying for service
Annual fee for SPORT supplementary travel insurance ^{B2}		6 000Ft	6 000Ft	6 000Ft	6 000Ft	
Travel insurance provided to bankcard for fellow traveller family member^{B1}						
Annual fee for EXTRA independent^{B6} optional travel insurance	Can not be requested	6 000Ft				At applying for service
Annual fee for SPORT supplementary travel insurance^{B2}		6 000 Ft				
SMS service	Not applicable	According to operative List of Conditions for Small Business Clients Electronic Banking				According to operative List of Conditions for Small Business Clients Electronic Banking
Standard Daily ATM cash withdrawal limit ^{V5}	Not applicable	100 000 Ft	250 000 Ft	250 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	Not applicable	1 000 000 Ft				
Standard daily ATM cash deposit limit	No limit set					
Max. number of banknotes per ATM cash deposit transaction	50 pcs					
ATM limit modification fee	Not applicable	Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification ^{V6}				When service provided
Standard Daily POS limit ^{V5}	Not applicable	150 000 Ft	300 000 Ft	300 000 Ft	500 000 Ft	
Standard daily internet purchase limit ^{V5}	Not applicable	150 000 HUF	300 000 HUF	300 000 HUF	500 000 HUF	
Daily frequency usage limit ^{V7}	limitless	max. the daily POS limit				
Limit for contactless transactions ^{V13}	-	8 pcs	10 pcs	10 pcs	10 pcs	
Validity	3 years					
Regular card issuance and postal delivery	10 banking days					
Urgent card issuance time	5 banking days					
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge	At the production date of the bankcard
Transaction receipt retrieval request fee	Not applicable	500 Ft per transaction				When service provided

The fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for small business clients currently in force at the Bank.

- V1 Fee calculation method: the 0,1% of the total value of settled transaction, in case of Deposit Card the total value of cash deposit occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period***.
- V2 The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.
- V4 Member banks of UniCredit Group provide ATM cash withdrawal in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Turkey, Ukraine.
- V5 The daily limits can be modified (Deposit card excluded) after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 HUF. Daily internet purchase limit defines the maximum daily amount of purchase transactions made on the internet, through virtual terminal.
- V6 Above the HUF 1000.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 working days from the application in the system.
- V7 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.
- V8 VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.

- V9 Service is available on appropriate UniCredit ATM's.
- V10 The fee of the transaction means no exemption from the bookkeeping entry.
- V11 Service provided on ATM of UniCredit.
- V12 In case of application for PIN code reproduction concerning Visa bank card issued before 16th of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.
- V13 Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Under this limit amount PIN code is necessary after every sixth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in meantime.
- V14 Fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).
- V15 Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15th of January 2017 Service is automatically activated at the same time as card is activated. On 15th May 2019 between 16:30 and 19:30 the Bank will activate the Internet Security Code service for those cards of Small Business Clients which are active or issued but not yet activated and not enrolled in the service.
- V16 The emergency card replacement service is terminated for Mastercard debit bankcards due to the changes of Mastercard cardcompany rules from 1st September 2019.
- V17 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

*The conditions on this/these bank card(s) apply to contracts already concluded before this date.

***The promotion is valid until 30th of April, 2022.

B1 The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of optional insurances of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2 SPORT travel insurance can be contracted as supplementary insurance for the following persons:

- card holders with built-in or optional travel insurance;
- family members of card holders with EXTRA travel insurance.

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.

Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.