

ANNOUNCEMENT

Dear Clients!

We inform You that UniCredit Bank Hungary Zrt. modifies its lists of conditions marked below with effect of 30st of November, 2021:

- A. List of Condition for Small Business Clients – Debit Bankcard Conditions,
- B. List of Conditions for Széchenyi Program

according to the followings:

Essence of modifications:

- (1) Google Pay service is available (lists of conditions named in points A and B are affected);
- (2) connected to bank card, new group optional travel insurances are available respectively bank makes other clarifications related to insurances (list of condition named in point A is affected).

List of Condition for Small Business Clients – Debit Bankcard Conditions

Content before modification:

Designation	Deposit Card*	Mastercard Business bankcard for prior Corporate Maestro** cardholders Corporate Maestro bankcard	Mastercard Business bankcard applied from 01.03.2021	MasterCard Business and VISA Business ^{v8} bankcard applied before 01.03.2021**	MasterCard Business Gold and VISA 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)				-
Travel insurance for Cardholders^{B1}						
Annual fee for STANDARD ^{B4} travel insurance	Not applicable	Not applicable	Included in membership fee	Included in membership fee	Not applicable	
Annual fee for GOLD ^{B5} travel insurance		Not applicable	Not applicable	Not applicable	Included in membership fee	
Optional travel insurance for Cardholders^{B1}						
Annual fee for EXTRA ^{B6} Supplementary optional travel insurance	Not applicable	6 000 Ft ^{v1}	5 350Ft ^{v1}	5 350Ft ^{v1}	4 100Ft ^{v1}	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}
Annual fee for chauffeur optional travel insurance ^{B7}		Not applicable	Not applicable	1 450Ft ^{v1}	1 450Ft ^{v1}	
Annual fee for SPORT ^{B6} optional travel insurance		6 000Ft ^{v1}	6 000Ft ^{v1}	6 000Ft ^{v1}	6 000Ft ^{v1}	
Travel insurance for fellow traveller^{B1, B3}						
Annual fee for EXTRA independent ^{B6} optional travel insurance	Not applicable	6 000Ft ^{v1}				Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}

- 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 insurance 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 If - in case of insurances are valid until their revocation – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance is available contract can be signed by signing a Declaration of Insurance form.
- B3 UniCredit cardholders with an active status bankcardtravel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow traveller this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.
- B4 Standard insurance cover is provided – for each travel for a maximum duration of 30 days spent outside of Hungary (territories which geographically belong to Europe and or areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work.
- B5 Gold insurance cover is provided – for each travel for a maximum duration of 30 days spent inside or outside of Hungary (territories which geographically belong to Europe and or areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work.

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- B6 Annual fee for EXTRA Supplementary optional travel insurance or independent optional travel insurance for each travel for a maximum duration of 30 days spent inside or outside of Hungary (any country of the world if the insured person is under 70 years of age; if the insured person has reached 70 years of age only territories which geographically belong to Europe and, or the areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work. The pre-conditions of Sport optional travel insurance package is only available as supplementary insurance for EXTRA Supplementary optional travel insurance or Extra independent optional travel insurance for fellow travelers.
- B7 Not applicable from 1st October 2019 according to the Contractual Terms and Conditions of Allianz Hungária Zrt, effective by 1st October 2019. Chauffeur travel insurance contracts concluded before this date shall remain in force without any change until their expiration.

Content after modification:

Designation	Deposit Card*	Mastercard Business bankcard for prior Corporate Maestro** cardholders Corporate Maestro bankcard	Mastercard Business bankcard applied from 01.03.2021	MasterCard Business and VISA Business ^{v8} bankcard applied before 01.03.2021**	MasterCard Business Gold and VISA 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						
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 travel insurance	Can not be requested	6 000Ft				At applying for service
Annual fee for SPORT supplementary travel insurance^{B2}		6 000 Ft				

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.

List of Conditions for Széchenyi Program – Széchenyi Card Overdraft

Content before modification:

Denomination	Széchenyi card	Due date of fees
Apple Pay service	Eligible bankcard for Apple Pay digitization	-

Content after modification:

Denomination	Széchenyi card	Due date of fees
Apple Pay service	Eligible bankcard for digitization within service	-
Google Pay service		

Other parts of the above mentioned condition list remain unchanged.

Budapest, 29th of November, 2021.

UniCredit Bank Hungary Zrt.