

# LIST OF CONDITIONS FOR SMALL BUSINESS FX ACCOUNT AND FX ACCOUNT PACKAGES FOR SMALL BUSINESS CLIENTS



**Effective date: 31<sup>st</sup> October, 2021.** Valid until the date when the next List of Conditions enters into force.

**Disclosed on the 26<sup>th</sup> October, 2021.**

Serial No.: **10/2021.**

## FX Start account package, FX Active account package, Small Business FX account and FX account package for small enterprises

The following conditions are applicable for UniCredit's small enterprise customers\* with an annual sales revenue of MHUF 0-700.

**Modifications are marked with red colour and bold letter type in current list of conditions.**

The FX Start account package is not available for new account opening from 1<sup>st</sup> of March, 2021.

<b>FX Start account package</b>		
Account opening fee (/one-off/account) <sup>(1)</sup>		HUF 4,000
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>		HUF 1,819
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>		HUF 700
Free electronic channel included in the account package <sup>(4)</sup>		Phone Banking
Bankcard with discount included in the account package <sup>(5)</sup> <small>(17)</small>		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>(16)</sup> <small>(17)</small>		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>(6)</sup>		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 <sup>***</sup> , 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. <sup>(7)</sup> )
Account management fee in the case of cash transactions falling within the scope of the Act on Financial Transaction Duties <sup>(6)</sup>		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 <sup>***</sup> . <sup>(7)</sup> )
Settlement credited to the FX account (including the incoming SEPA transfers also) in the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is 0.050%, min. EUR 6, max. EUR 50, or its equivalent in another currency. It is not charged by Bank during the promotion period <sup>****</sup> .)
Settlement credited to the FX account (including the incoming SEPA transfers also) in a currency different from the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is 0.050%, min. EUR 6, max. EUR 50, or its equivalent in another currency. It is not charged by Bank during the promotion period <sup>****</sup> .)
<b>FX transfer / FX transfer not in EUR within EEA, and FX transfer in all FCY outside EEA<sup>(15)</sup></b>		
FX transfer to within the bank through Electronic Banking <sup>(9)</sup>		0.107%, min. EUR 9
FX transfer to outside the bank through Electronic Banking <sup>(9)</sup>		0.118%, min. EUR 11
SEPA transfer to outside the bank through Electronic Banking <sup>(9)</sup>		0.118%, min. EUR 11
<b>FX transfer / FX transfer in EUR and SEPA transfer within EEA<sup>(15)</sup></b>		
FX transfer/SEPA transfer to within the bank through Electronic Banking <sup>(9)</sup>		0.095%, min. EUR 0.63
FX transfer/SEPA transfer to outside the bank through Electronic Banking <sup>(9)</sup>		0.118%, min. EUR 0.63
<b>Cash desk transactions</b>		
Cash desk payout in the currency of the account		0.803%, min. HUF 1,070
Cash desk pay-in in the currency of the account		0.621%, min. HUF 642

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<b>FX Active account package</b>		
Account opening fee (/one-off/account)	HUF 0	
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>	HUF 4,173	
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>	HUF 900	
Free electronic channel included in the account package <sup>(4)</sup>	Phone Banking	
Bankcard with discount included in the account package <sup>(10)</sup> <sup>(17)</sup>	Corporate Maestro international, Mastercard Business, Visa Business bankcard Corporate Maestro international and Visa Business bankcards cannot be claimed 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>(6)</sup>	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 <b>***</b> , 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. <sup>(7)</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>(6)</sup>	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 <b>***</b> . <sup>(7)</sup> )	
Settlement credited to the FX account (including the incoming SEPA transfers also) in the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is EUR 3 / entry or its equivalent in another currency. It is not charged by Bank during the promotion period <b>****</b> .)
Settlement credited to the FX account (including the incoming SEPA transfers also) in a currency different from the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is EUR 3 / entry or its equivalent in another currency. It is not charged by Bank during the promotion period <b>****</b> .)
<b>FX transfer / FX transfer not in EUR within EEA, and FX transfer in all FCY outside EEA</b> <sup>(15)</sup>		
FX transfer to within the bank through Electronic Banking <sup>(9)</sup>	EUR 4.25 / entry	
FX transfer to outside the bank through Electronic Banking <sup>(9)</sup>	EUR 5.35 / entry	
SEPA transfer to outside the bank	EUR 5.35 / entry	
<b>FX transfer / FX transfer in EUR and SEPA transfer within EEA</b> <sup>(15)</sup>		
FX transfer/SEPA transfer to within the bank through Electronic Banking <sup>(9)</sup>	0.095% min. EUR 0.63 max. EUR 4.25	
FX transfer/SEPA transfer to outside the bank through Electronic Banking <sup>(9)</sup>	0.125% min. EUR 0.63 max. EUR 5.35	
<b>Cash desk transactions</b>		
Cash desk payout in the currency of the account	0.621%, min. HUF 910	
Cash desk pay-in in the currency of the account	0.621%, min. HUF 642	

Following accounts are removed from the sales offer from 01.06.2015 by the Bank:

<b>Small business FX account **</b>	
Account opening fee (/one-off/account) <sup>(1)</sup>	HUF 4,000
Monthly account management fee for the account (/month/account) <sup>(2)</sup>	HUF 3,103
Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Duties <sup>(6)</sup>	HUF 6,033 / bookkeeping entry (the Bank charges a fee of HUF 33 + 0.3% but maximum HUF 6,033 per entry as part of the promotion <b>***</b> , 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. <sup>(7)</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>(6)</sup>	HUF 6,033/bookkeeping entry (the Bank charges a fee of HUF 33 + 0.6% but maximum HUF 600,033 per entry as part of the promotion <b>***</b> . <sup>(7)</sup> )
Account management fee in the case of other transactions	HUF 33 / bookkeeping entry

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<b>Small business FX account package</b>		
Account opening fee (/one-off/account) <sup>(1)</sup>		HUF 4,000
Monthly account management fee for the account package (/month/account package) <sup>(2) (11)</sup>		HUF 4,173
Monthly account management fee of the payment account included in the account package <sup>(3)</sup>		HUF 1,500 (The monthly account management fee for 1 EUR/USD/CHF FX account)
Free electronic channel included in the account package <sup>(4)</sup>		Phone Banking
Bankcard included in the account package <sup>(12)(17)</sup>		Corporate Maestro international, Mastercard Business, Visa Business bankcard Corporate Maestro international and Visa Business bankcards cannot be claimed 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>(6)</sup>		HUF 6,033 / bookkeeping entry (the Bank charges a fee of HUF 33 + 0.3% but maximum HUF 6,033 per entry as part of the promotion <sup>***</sup> , 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. <sup>(7)</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>(6)</sup>		HUF 6,033 / bookkeeping entry (the Bank charges a fee of HUF 33 + 0.6% but maximum HUF 600,033 per entry as part of the promotion <sup>***</sup> . <sup>(7)</sup> )
Account management fee in the case of other transactions		HUF 33 / bookkeeping entry
Settlement credited to the FX account (including the incoming SEPA transfers also) in the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is 0.05%, min. EUR 5, max. EUR 50 or its equivalent in another currency. It is not charged by Bank during the promotion period <sup>****</sup> .)
Settlement credited to the FX account (including the incoming SEPA transfers also) in a currency different from the currency of the incoming transfer	<b>For transactions within the EEA in EUR currency</b>	<b>Free of charge</b>
	In other cases	Free of charge (Normal fee is 0.05%, min. EUR 5, max. EUR 50 or its equivalent in another currency. It is not charged by Bank during the promotion period <sup>****</sup> .)
<b>FX transfer / FX transfer not in EUR within EEA, and FX transfer in all FCY outside EEA<sup>(15)</sup></b>		
SEPA transfer to within the UniCredit group through Electronic Banking <sup>(9) (13)</sup>		0.107%, min. EUR 9, max. EUR 15
FX transfer to within the UniCredit group through Electronic Banking <sup>(9) (13)</sup>		0.107%, min. EUR 9
<b>FX transfer / FX transfer in EUR and SEPA transfer within EEA<sup>(15)</sup></b>		
SEPA transfer to within the UniCredit group through Electronic Banking <sup>(9) (13)</sup>		0.107%, min. EUR 0.63 max. EUR 15
FX transfer to within the UniCredit group through Electronic Banking <sup>(9) (13)</sup>		0.107%, min. EUR 9
<b>Other fees</b>		
Fee for switching from account to account package or between different packages <sup>(14)</sup>		HUF 5,000

- (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<sup>\*\*\*</sup>, the Bank shall not charge the amount exceeding the minimum amount indicated above.
- (3) As a promotional offer<sup>\*\*\*</sup>, the Bank shall not charge the difference of the normal monthly account management fee for 1 FX 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.
- (4) The Bank shall not charge the current one-off entry and monthly service fees for the Phone Banking services.
- (5) As a promotional offer<sup>\*\*\*</sup>, the Bank shall not charge the issuer fee for the first Corporate Maestro bankcard.
- (6) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (7) 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.
- (8) 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.
- (9) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, SpectraNet Mobile Banking Light, SpectraNet Mobile Banking Plusz, Telefonbank.

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- (10) As a promotional offer<sup>\*\*\*</sup>, the Bank shall not charge the issuer fee for the first Corporate Maestro or Mastercard Business Silver or Visa Business Silver bankcards. This promotion applies for 1 bankcard by account package exclusively. Corporate Maestro international and Visa Business bankcards cannot be claimed from 1<sup>st</sup> of March, 2021.
- (11) -
- (12) As a promotional offer<sup>\*\*\*</sup>, the Bank shall not charge the issuer fee for the first Corporate Maestro or Mastercard Business Silver or Visa Business Silver bankcards. This promotion applies for 1 bankcard by account package exclusively. Corporate Maestro international and Visa Business bankcards cannot be claimed from 1<sup>st</sup> of March, 2021.
- (13) An FX transfer is an exception where the fee for the transfer is borne by the beneficiary (BEN cost center). The fee for the transfer specified with a BEN cost center is identical to the fee as per the "Not on original banking form" or "with exceptional processing" in the case of each FX transaction.
- (14) In the case of switching between FX 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<sup>\*\*\*</sup>, the Bank shall not charge the fee for switching between FX account packages (except for switching from an FX Active to an FX Start package).
- (15) 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".
- (16) As a promotional offer<sup>\*\*\*</sup>, the Bank shall not charge the issuer fee for MasterCard Business bankcard. Free of charge issuer fee is related to one bank card per account package.
- (17) Issue of one favorable Corporate Maestro international bankcard or MasterCard Business bankcard or VISA Business bankcard is provided by the bank per account package.
- \* The services pertaining to the FX 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.
- \*\* Small Business FX Account is removed from the sales offer; as a discount element related to A la carte and A la carte Plus our clients may still open such account.
- \*\*\* The promotion is valid until 30<sup>th</sup> of April, 2022.**
- \*\*\*\* The promotion is valid until recalled, but no later than 15<sup>th</sup> of December, 2021.**

With respect to contracts concluded before 15 March 2014 "Payment account" shall refer to accounts labeled "bank account", "current account" or "funds turnover account".

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 entitled "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 to 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.