

# LIST OF CONDITIONS FOR THE UNICREDIT NON-PROFIT PACKAGE

**Date of entry into force: 31<sup>st</sup> October, 2021.** Valid until the publication of the following List of Conditions.

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

Serial No.: **17M/2021.**

## LIST OF CONDITIONS for the UniCredit Non-Profit Package<sup>(1)</sup> for foundations, social and other organisations

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

**FX account related to UniCredit Non-profit Package is removed from the sales offer from 01.06.2015 by the Bank. Bank account package is not available for sale from 19.04.2021.**

### I. Fees related to the management of the account / HUF and FX account

Account opening fee for HUF accounts	HUF 2,000 / account <sup>(2)</sup>
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1,329 / month / account package
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 768 / month / account
Monthly account management fee for FX accounts (/month/account) <sup>(3)</sup>	HUF 1,498 / month / account
<b>Account management fee for HUF accounts</b>	
Account management fee for non-cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(11)</sup>	HUF 6,021 / bookkeeping entry (the Bank charges a fee of HUF 21 + 0.3% but a maximum of HUF 6,021 per entry as part of the promotion *, apart from card payment transactions, where it charges a fee of HUF 821 for the first transaction of each calendar year and HUF 21 for each additional transaction. <sup>(13)</sup> )
Account management fee on cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(11)</sup> <sup>(12)</sup>	HUF 600,021 / bookkeeping entry (the Bank charges a fee of HUF 21 + 0.6% but a maximum of HUF 600,021 per entry as part of the promotion *. <sup>(13)</sup> )
Account management fee in the case of other transactions	HUF 21 / bookkeeping entry
<b>Account management fee for FX accounts</b>	
Account management fee for non-cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(11)</sup>	HUF 6,030 / bookkeeping entry (the Bank charges a fee of HUF 30 + 0.3% but a maximum of HUF 6,030 per entry as part of the promotion *, apart from the card payment transactions where it charges a fee of HUF 830 for the first transaction of each calendar year and HUF 30 for each additional transaction. <sup>(13)</sup> )
Account management fee on cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(11)</sup> <sup>(12)</sup>	HUF 600,030 / bookkeeping entry (the Bank charges a fee of HUF 30 + 0.6% but a maximum of HUF 600,030 per entry as part of the promotion *. <sup>(13)</sup> )
Account management fee in the case of other transactions	HUF 30 / bookkeeping entry
Postage fee <sup>(4)</sup>	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	HUF 300 / statement

**The monthly account management fee for the account package includes the fee for the following services free of charges:**

- One-off entry fee and monthly fee for the Phone Banking service <sup>(8)</sup>
- The issuer fee for 1 Corporate Maestro international bankcard, this bankcard cannot be claimed from 1<sup>st</sup> of March, 2021. <sup>(9)(16)</sup>
- The issuer fee for 1 MasterCard Business bankcard from 1<sup>st</sup> of March, 2021. <sup>(15)(16)</sup>

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## II. Payment turnover <sup>(10)</sup>

### Credit entries (HUF)

Postal cash transfer order According to the relevant rates of the Hungarian Post Office<sup>(14)</sup> / credits / bookkeeping entry

### Debit entries – in HUF (to the debit of a HUF payment account)

Transfer charges	outside of the Bank	within the Bank
- Through Electronic Banking <sup>(6)</sup>	0.122%, min. HUF 121	0.072%, min. HUF 121
- Using original bank forms	0.244%, min. HUF 340	0.213%, min. HUF 243
- Using non-original bank forms	0.244%, min. HUF 975	0.213%, min. HUF 975
- EFER transfer	0.144%, min. HUF 429	

## III. Cash desk transactions

HUF cash payment to HUF account (payment with up to 1,000 pc. HUF bank notes) <sup>(7)</sup>	0.036% but min. HUF 121, max. HUF 1,139
HUF cash withdrawal from HUF account	0.244%, min. HUF 305

\* **The promotion is valid until 30<sup>th</sup> of April, 2022.**

- 1 This List of Conditions forms the integral appendix of the bank's General Terms and Conditions. For those using the UniCredit Non-Profit Package, the currently valid documents titled "List of Conditions for Small Business Clients", "List of Conditions for Electronic Services for Small Business Clients" and "List of Conditions for Debit Cards for Small Business Clients" shall apply to the types of transactions and services not included in this List of Conditions and to the due dates of the fees and 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.
- 2 The account opening fee is charged only one time for each account by debiting the account at account opening.
- 3 Fee calculation method: 0.01% of the monthly credit and debit entries, as a minimum the indicated amount. As a promotional offer\*, the Bank shall waive the right to charge any part above the minimum amount.
- 4 For each bank account statement and other mail sent to the client. As a promotional offer\*, the Bank will not charge the fee on the number of transfers as specified in the account package. After sending the free-of-charge 1 bank account statement per month, the postage fee for additional statements and other mails sent out shall be according to the currently valid postal fees, which can be found in the Appendix nr.1 of the "List of Conditions for Small Business Clients".
- 5 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.
- 6 Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, SpectraNet Mobil Banking Light, SpectraNet Mobil Banking Plusz, Phone Banking.
- 7 For cash deposits with a high number of HUF bank notes at the cash desk (cash deposits with more than 1,000 separate HUF bank notes, for the total amount), the fee recorded in the currently valid "List of Conditions for Small Business Clients" shall apply.
- 8 The Bank will not charge the one-off entry fee and the monthly fee for the Phone Banking service.
- 9 As a promotional offer\*, the Bank will not charge the issuer fee for the first Corporate Maestro bankcard.
- 10 The conditions valid for FX payments will be applied to cross-border HUF payments (debit and credit entries).
- 11 Act CXVI of 2012 on Financial Transaction Duty.
- 12 For cash withdrawals with debit card, the fee applied according to the "Account management fee in the case of other transactions" shall apply.
- 13 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 according to the extent of the change. The fee portion in excess of HUF 21 or 30 will be indicated in a separate line of the bank account statement: non-cash transactions are indicated with "PTI", card payment transactions with "POS" and cash transactions with "PTIKP".
- 14 The fee shall be according to the currently valid postal fees which can be found in the Appendix nr.1 of the "List of Conditions for Small Business Clients".
- 15 As a promotional offer\*, 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.
- 16 Issue of one favorable Corporate Maestro international bankcard or MasterCard Business bankcard is provided by the bank per account package.