

**ANNOUNCEMENT about modifications valid from 01/05/2022  
in case of bank account, bank card, electronic services**

Dear Clients,

We inform you that UniCredit Bank Hungary Zrt. **modifies its lists of conditions marked below with effect of 01/05/2022**, beside publication date of 28/02/2022.

**A.) End date of promotion periods announced until 30/04/2022 is uniformly modified to 31/10/2022.**

**B.) Affected commissions, fees respectively conditions will be changed according to the level of the domestic consumer price index (107,9%) published by the Hungarian Central Statistical Office (HCSO) during the preceding month (i.e. in January) of publishing the List of Conditions** (bank is entitled for that once in a year based on entitlement provided by related list of conditions).

**C.) Related to the promotional period the provided discount for 1 MasterCard Business bankcard issuer fee applied within account package** will be modified in document named „List of Conditions of Small Business HUF account packages – for Small Business Clients (Flexi Business)” furthermore **level of account opening fee** will be changed.

**D.) Document named „Announcement of the execution order of transactions – for Small Business Clients” will be modified, according to which the GBP currency is not included in concept scope of EEA currency.**

Denomination of affected List of Condition	Details of modifications can be found in the following point(s):
List of Conditions for Small Business Clients	A.)/1., B.)/1.
List of Conditions of Small Business HUF account packages – for Small Business Clients (FixPont)	A.)/1.
List of Conditions of Small Business HUF account packages – for Small Business Clients (Flexi Business)	A.)/1., B.)/2., C.)/1.
List of Conditions of Small Business HUF account packages – for Small Business Clients (Doktorok and Közös Érték)	A.)/1., B.)/3.
List of Conditions for Small Business FX account and FX account packages for Small Business Clients	A.)/1.
List of Conditions of Small Business HUF account packages – for Small Business Clients (Exkluzív Silver)	A.)/1., B.)/4.
List of Conditions for Small Business HUF account packages for Small Business Clients (Exkluzív Gold)	A.)/1., B.)/5.
List of Conditions of Small Business HUF account packages for Small Business Clients (Origó, A la carte)	A.)/1., B.)/6.
List of Conditions for Small Business HUF account packages for Small Business Clients (Fix Kártya, A la carte Plusz)	A.)/1., B.)/7.
List of Conditions of HUF account packages for Small Business Clients („Elektronikus”, „Mini-max” small business HUF account packages)	A.)/1., B.)/8.
List of Conditions of HUF account packages for Small Business Clients – HUF Account Packages „Bázis” and „Komfort”	A.)/1., B.)/9.
List of Conditions for the UniCredit Audit Package	A.)/1., B.)/10.
List of Conditions for the UniCredit Non-Profit Package	A.)/1., B.)/11.
List of Conditions for the UniCredit Paragrafus Package	A.)/1., B.)/12.
List of Conditions for the UniCredit Patika Package	A.)/1., B.)/13.
List of Conditions for the UniCredit Praxis Package	A.)/1., B.)/14.
List of Conditions for the UniCredit Stúdió Package	A.)/1., B.)/15.
List of Conditions for the UniCredit Társasházi Package	A.)/1., B.)/16.
List of Conditions for Small Business Clients – Debit bankcard conditions	A.)/1., B.)/17.
List of Conditions for Small Business Clients – Electronic Banking	A.)/1., B.)/18.
Announcement of the execution order of transactions – for Small Business Clients	D.)/1.

The modification occurred in accordance with chapter III of „UniCredit Bank Hungary Zrt.’s Business Conditions for Corporate and Municipality Customers” and „Recommendation 9/2020. (VII.14) of CBH regarding principles of financial consumer protection”.

Our client can accept or reject current modifications before effect date proposed by the bank in accordance with Section 15 of „Act LXXXV of 2009 on the Pursuit of the Business of Payment Services”.

**Details of modifications:**

**Particular modifications are marked with red colour and bold /italic letter type.** Deleted parts can be visible by comparing contents valid to 30/04/2022 and valid from 01/05/2022.

*A.)/1. Details of modification in A.) point in affected documents:*

Denomination of Lists of Conditions	Initial content until 30/04/2022	Part affected by modification valid from 01/05/2022
List of Conditions for Small Business Clients	<sup>(5)</sup> The promotion is valid until 30 <sup>th</sup> of April, 2022.	<sup>(5)</sup> <b>The promotion is valid until 31/10/2022.</b>
List of Conditions of Small Business HUF account packages – for Small Business Clients (FixPont)	*** The promotion is valid until 30 <sup>th</sup> of April, 2022.	*** <b>The promotion is valid until 31/10/2022.</b>
List of Conditions of Small Business HUF account packages – for Small Business Clients (Flexi Business)	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** <b>The promotion is valid until 31/10/2022.</b>
List of Conditions of Small Business HUF account packages – for Small Business Clients (Doktorok and Közös Érték)	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* <b>The promotion is valid until 31/10/2022.</b>

List of Conditions for Small Business FX account and FX account packages for Small Business Clients	*** The promotion is valid until 30 <sup>th</sup> of April, 2022.	*** The promotion is valid until 31/10/2022.
List of Conditions of Small Business HUF account packages – for Small Business Clients (Exkluzív Silver)	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** The promotion is valid until 31/10/2022.
List of Conditions of Small Business HUF account packages for Small Business Clients (Exkluzív Gold)	**** The promotion is valid until 30 <sup>th</sup> of April, 2022.	**** The promotion is valid until 31/10/2022.
List of Conditions of Small Business HUF account packages for Small Business Clients (Origó, A la carte)	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** The promotion is valid until 31/10/2022.
List of Conditions of Small Business HUF account packages for Small Business Clients (Fix Kártya, A la carte Plusz)	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** The promotion is valid until 31/10/2022.
List of Conditions of HUF account packages for Small Business Clients („Elektronikus”, „Mini-max” small business HUF account packages)	**** The promotion is valid until 30 <sup>th</sup> of April, 2022.	**** The promotion is valid until 31/10/2022.
List of Conditions of HUF account packages for Small Business Clients – HUF Account Packages „Bázis” and „Komfort”	*** The promotion is valid until 30 <sup>th</sup> of April, 2022.	*** The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Audit Package	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Non-Profit Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Paragrafus Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Patika Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Praxis Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Stúdió Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for the UniCredit Társasházi Package	* The promotion is valid until 30 <sup>th</sup> of April, 2022.	* The promotion is valid until 31/10/2022.
List of Conditions for Small Business Clients – Debit bankcard conditions	*** The promotion is valid until 30 <sup>th</sup> of April, 2022.	*** The promotion is valid until 31/10/2022.
List of Conditions for Small Business Clients – Electronic Banking	** The promotion is valid until 30 <sup>th</sup> of April, 2022.	** The promotion is valid until 31/10/2022.

B./1. Details of modification in B.) point within document named „List of Conditions for Small Business Clients”:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to account maintenance and account handling - Keeping of HUF and FCY accounts</b>		
Monthly closing fee for account maintenance (Monthly closing fee charged for each started month)	HUF 6.787,- month/ account (The standard fee is HUF 8.000,-/ month, which is not charged by the Bank in line with its promotion <sup>(5)</sup> .)	<b>HUF 7 323 month / account</b> (The standard fee is <b>HUF 8 632 / month</b> , which is not charged by the Bank in line with its promotion <sup>(5)</sup> .)
<b>II. Payments – Incoming – A) HUF Payments – 4. Inducement direct debit</b>		
Bank-to-bank payment order	0.05% min. HUF 35,- / entry*	<b>0.053%, min. HUF 37 / entry*</b>
In-bank payment order	0.03% min. HUF 17,- / entry*	<b>0.032%, min. HUF 18 / entry*</b>
<b>II. Payments – Incoming – A) HUF Payments – 5. Crediting direct debit</b>		
Bank-to-bank payment order	0.125%, min. HUF 35,- / entry	<b>0.134%, min. HUF 37 / entry</b>
In-bank payment order	0.095%, min. HUF 17,- / entry	<b>0.102%, min. HUF 18 / entry</b>
<b>II. Payments – Outgoing – A) HUF Payments – Fulfilment - 1. Payment order debiting HUF or FCY accounts - Bank-to-bank payment order</b>		
by Electronic Banking**	0.134%, min. HUF 224	<b>0.144%, min. HUF 241</b>
by original formatted blanks	0.156%, min. HUF 558	<b>0.168%, min. HUF 602</b>
by non-original formatted blanks or by special processing***	0.156%, min. HUF 1 720	<b>0.168%, min. HUF 1 855</b>
<b>II. Payments – Outgoing – A) HUF Payments – Fulfilment - 1. Payment order debiting HUF or FCY accounts - In-bank payment order</b>		
by Electronic Banking**	0.101%, min. HUF 224	<b>0.108%, min. HUF 241</b>
by original formatted blanks	0.134%, min. HUF 553	<b>0.144%, min. HUF 596</b>
by non-original formatted blanks or by special processing***	0.134%, min. HUF 1 720	<b>0.144%, min. HUF 1 855</b>
<b>II. Payments – Outgoing – A) HUF Payments – Fulfilment - 1. Payment order debiting HUF or FCY accounts</b>		
EFER transfer ****	0.811%, min. HUF 429	<b>0.875%, min. HUF 462</b>
<b>II. Payments – Outgoing – A) HUF Payments – Fulfilment - 4. Debiting direct credit</b>		
Bank-to-bank payment order	0.115%, min. HUF 105 / entry	<b>0.124%, min. HUF 113 / entry</b>
In-bank payment order	0.085%, min. HUF 52 / entry	<b>0.091%, min. HUF 56 / entry</b>
<b>III. Cash transactions - Cash in (deposit into account) – Forint</b>		
HUF cash payment credited to HUF account:	0.070%, min. HUF 429	<b>0.075%, min. HUF 462</b>
HUF cash payment in high number of notes (for the total amount, above 1000 pieces of notes)*	0.322%, min. HUF 623	<b>0.347%, min. HUF 672</b>
Crediting coins with summary procedure	1.612%, min. HUF 537	<b>1.739%, min. HUF 579</b>
<b>III. Cash transactions – Cash out (withdrawal from an account) - In the currency of the account</b>		
HUF	0.373%, min. HUF 725	<b>0.402%, min. HUF 782</b>

*B.)/2. Details of modification in B.) point within document named „List of Conditions of Small Business HUF account packages – for Small Business Clients (Flexi Business)”:*

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022		
Monthly account management fee (/month/account package) <sup>(2)</sup>	The Bank shall determine the account management fee defined in the List of Conditions, as a fee allocated to the turnover levels defined in the List of Conditions depending on the extent of the debit transactions generated in the given calendar month.		The Bank shall determine the account management fee defined in the List of Conditions, as a fee allocated to the turnover levels defined in the List of Conditions depending on the extent of the debit transactions generated in the given calendar month.	
	Monthly account turnover (HUF)	Monthly account management fee	Monthly account turnover (HUF)	Monthly account management fee (HUF)
	0 – 1 000 000	HUF 4 500	0 – 1 000 000	<b>4 855</b>
	1 000 001 – 5 000 000	HUF 8 500	1 000 001 – 5 000 000	<b>9 171</b>
	5 000 001 – 10 000 000	HUF 14 000	5 000 001 – 10 000 000	<b>15 106</b>
	10 000 001 – 20 000 000	HUF 25 000	10 000 001 – 20 000 000	<b>26 975</b>
	20 000 001 – 60 000 000	HUF 49 000	20 000 001 – 60 000 000	<b>52 871</b>
<b>HUF transfer fee (within the Bank debiting a HUF payment account)</b>				
On original banking form	0.145% min. HUF 520	<b>0.156% min. HUF 561</b>		
Not on original banking form <sup>(7)</sup>	0.145% min. HUF 1 600	<b>0.156% min. HUF 1 726</b>		
<b>HUF transfer fee (outside of the Bank debiting a HUF payment account, non cross-border)</b>				
On original banking form	0.145% min. HUF 520	<b>0.156% min. HUF 561</b>		
Not on original banking form <sup>(7)</sup>	0.145% min. HUF 1 600	<b>0.156% min. HUF 1 726</b>		
EFER transfer	0.750% min. HUF 400	<b>0.809% min. HUF 431</b>		
<b>Cash desk transactions</b>				
HUF payment from HUF account	0.6% min. HUF 675	<b>0.647% min. HUF 728</b>		

*B.)/3. Details of modification in B.) point within document named „List of Conditions of Small Business HUF account packages – for Small Business Clients (Doktorok and Közös Érték)”:*

#### Doktorok account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022	
<b>I. Fees related to the management of the account</b>			
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>	1 599 HUF	<b>1 725 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank, to different client's account</b>			
- Using original bank forms	0.300% min. 359 HUF	<b>0.323% min. 387 HUF</b>	
- Using non-original bank forms	0.300% min. 950 HUF	<b>0.323% min. 1 025 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>			
- Through Electronic Banking <sup>(4)</sup>	0.029% min. 116 HUF	<b>0.031% min. 125 HUF</b>	
- Using original bank forms	0.409% min. 470 HUF	<b>0.441% min. 507 HUF</b>	
- Using non-original bank forms	0.409% min. 950 HUF	<b>0.441% min. 1 025 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>			
EFER transfer	0.144% min. 429 HUF	<b>0.155% min. 462 HUF</b>	
<b>III. Cash desk transactions</b>			
- HUF cash payment to HUF account (payment with up to 1 000 pc. HUF bank notes) <sup>(5)</sup>	0.054% min. 200 HUF	<b>0.058% min. 215 HUF</b>	
- HUF cash withdrawal from HUF account	0.448%, min. 320 HUF	<b>0.483%, min. 345 HUF</b>	

#### Közös Érték account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022	
<b>I. Fees related to the management of the account</b>			
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>	1 190 HUF	<b>1 284 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank, to different client's account</b>			
- Using original bank forms	0.310% min. 280 HUF	<b>0.334% min. 302 HUF</b>	
- Using non-original bank forms	0.310% min. 950 HUF	<b>0.334% min. 1 025 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>			
- Through Electronic Banking <sup>(4)</sup>	0.071% min. 116 HUF	<b>0.076% min. 125 HUF</b>	
- Using original bank forms	0.449% min. 470 HUF	<b>0.484% min. 507 HUF</b>	
- Using non-original bank forms	0.449% min. 950 HUF	<b>0.484% min. 1 025 HUF</b>	
<b>II Payment turnover <sup>(8)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>			
EFER transfer	0.144% min. 429 HUF	<b>0.155% min. 462 HUF</b>	
<b>III. Cash desk transactions</b>			

- HUF cash payment to HUF account (payment with up to 1 000 pc. HUF bank notes) <sup>(5)</sup>	0.036% min. 118 HUF	<b>0.038% min. 127 HUF</b>
- HUF cash withdrawal from HUF account	0.250%, min. 300 HUF	<b>0.269%, min. 323 HUF</b>

B.)/4. Details of modification in B.) point within document named „List of Conditions of Small Business HUF account packages – for Small Business Clients (Exkluzív Silver)“:

Initial content until 30/04/2022	Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>	HUF 9 148 <b>HUF 9 870</b>

	Basic fee	Fee discount I.	Fee discount II.	Fee discount III.	Fee discount IV.	
<b>Minimum debit turnover (HUF)</b>	-	<b>HUF 10,000,000</b>	<b>HUF 15,000,000</b>	<b>HUF 20,000,000</b>	<b>HUF 30,000,000</b>	
<b>Discount rate (%)</b>	-	<b>15%</b>	<b>20%</b>	<b>25%</b>	<b>35%</b>	
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>						
Through Electronic Banking <sup>(4)</sup>	<i>until 30/04/2022</i>	0.122% min. HUF 181	0.103% min. HUF 153	0.097% min. HUF 144	0.091% min. HUF 135	0.079% min. HUF 117
	<i>from 01/05/2022</i>	<b>0.131%</b> <b>min. HUF 195</b>	<b>0.111%</b> <b>min. HUF 165</b>	<b>0.104%</b> <b>min. HUF 156</b>	<b>0.098%</b> <b>min. HUF 146</b>	<b>0.085%</b> <b>min. HUF 126</b>
On original banking form	<i>until 30/04/2022</i>	0.268% min. HUF 364	0.227% min. HUF 309	0.214% min. HUF 291	0.201% min. HUF 273	0.174% min. HUF 236
	<i>from 01/05/2022</i>	<b>0.289%</b> <b>min. HUF 392</b>	<b>0.245%</b> <b>min. HUF 333</b>	<b>0.231%</b> <b>min. HUF 313</b>	<b>0.216%</b> <b>min. HUF 294</b>	<b>0.187%</b> <b>min. HUF 254</b>
Not on original banking form <sup>(11)</sup>	<i>until 30/04/2022</i>	0.268% min. HUF 975	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.289%</b> <b>min. HUF 1 052</b>	-	-	-	-
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>						
Through Electronic Banking <sup>(4)</sup>	<i>until 30/04/2022</i>	0.158% min. HUF 181	0.134% min. HUF 153	0.126% min. HUF 144	0.118% min. HUF 135	0.102% min. HUF 117
	<i>from 01/05/2022</i>	<b>0.170%</b> <b>min. HUF 195</b>	<b>0.144%</b> <b>min. HUF 165</b>	<b>0.136%</b> <b>min. HUF 156</b>	<b>0.127%</b> <b>min. HUF 146</b>	<b>0.110%</b> <b>min. HUF 126</b>
On original banking form	<i>until 30/04/2022</i>	0.341% min. HUF 474	0.289% min. HUF 402	0.272% min. HUF 379	0.255% min. HUF 355	0.221% min. HUF 308
	<i>from 01/05/2022</i>	<b>0.367%</b> <b>min. HUF 511</b>	<b>0.311%</b> <b>min. HUF 434</b>	<b>0.293%</b> <b>min. HUF 408</b>	<b>0.275%</b> <b>min. HUF 383</b>	<b>0.238%</b> <b>min. HUF 332</b>
Not on original banking form <sup>(11)</sup>	<i>until 30/04/2022</i>	0.341% min. HUF 975	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.367%</b> <b>min. HUF 1 052</b>	-	-	-	-
EFER transfer	<i>until 30/04/2022</i>	0.166% min. HUF 429	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.179%</b> <b>min. HUF 462</b>	-	-	-	-
<b>Cash desk transactions</b>						
HUF payment to HUF account (up to 1000 pieces of notes) <sup>(12)</sup>	<i>until 30/04/2022</i>	0.061% min. HUF 305	0.051% min. HUF 259	0.048% min. HUF 244	0.045% min. HUF 228	0.039% min. HUF 198
	<i>from 01/05/2022</i>	<b>0.065%</b> <b>min. HUF 329</b>	<b>0.055%</b> <b>min. HUF 279</b>	<b>0.052%</b> <b>min. HUF 263</b>	<b>0.048%</b> <b>min. HUF 246</b>	<b>0.042%</b> <b>min. HUF 213</b>
HUF payment from HUF account	<i>until 30/04/2022</i>	0.341% min. HUF 427	0.289% min. HUF 362	0.272% min. HUF 341	0.255% min. HUF 320	0.221% min. HUF 277
	<i>from 01/05/2022</i>	<b>0.367%</b> <b>min. HUF 460</b>	<b>0.311%</b> <b>min. HUF 391</b>	<b>0.293%</b> <b>min. HUF 368</b>	<b>0.275%</b> <b>min. HUF 345</b>	<b>0.238%</b> <b>min. HUF 299</b>

B.)/5. Details of modification in B.) point within document named „List of Conditions for Small Business HUF account packages for Small Business Clients (Exkluzív Gold)“:

Initial content until 30/04/2022	Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account package) <sup>(2)</sup>	HUF 13 424 <b>HUF 14 484</b>

	Basic fee	Fee discount I.	Fee discount II.	Fee discount III.	Fee discount IV.	
<b>Minimum debit turnover (HUF)</b>	-	<b>HUF 30,000,000</b>	<b>HUF 40,000,000</b>	<b>HUF 50,000,000</b>	<b>HUF 60,000,000</b>	
<b>Discount rate (%)</b>	-	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>						
Through Electronic Banking <sup>(4)</sup>	<i>until 30/04/2022</i>	0.103% min. HUF 181	0.097% min. HUF 171	0.092% min. HUF 162	0.087% min. HUF 153	0.082% min. HUF 144
	<i>from 01/05/2022</i>	<b>0.111%</b> <b>min. HUF 195</b>	<b>0.105%</b> <b>min. HUF 185</b>	<b>0.099%</b> <b>min. HUF 175</b>	<b>0.094%</b> <b>min. HUF 165</b>	<b>0.088%</b> <b>min. HUF 156</b>

On original banking form	<i>until 30/04/2022</i>	0.231% min. HUF 364	0.219% min. HUF 345	0.207% min. HUF 327	0.196% min. HUF 309	0.184% min. HUF 291
	<i>from 01/05/2022</i>	<b>0.249%</b> <i>min. HUF 392</i>	<b>0.236%</b> <i>min. HUF 372</i>	<b>0.224%</b> <i>min. HUF 352</i>	<b>0.211%</b> <i>min. HUF 333</i>	<b>0.199%</b> <i>min. HUF 313</i>
Not on original banking form (11)	<i>until 30/04/2022</i>	0.231% min. HUF 975	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.249%</b> <i>min. HUF 1 052</i>	-	-	-	-
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>						
Through Electronic Banking (4)	<i>until 30/04/2022</i>	0.139% min. HUF 181	0.132% min. HUF 171	0.125% min. HUF 162	0.118% min. HUF 153	0.111% min. HUF 144
	<i>from 01/05/2022</i>	<b>0.149%</b> <i>min. HUF 195</i>	<b>0.141%</b> <i>min. HUF 185</i>	<b>0.134%</b> <i>min. HUF 175</i>	<b>0.126%</b> <i>min. HUF 165</i>	<b>0.119%</b> <i>min. HUF 156</i>
On original banking form	<i>until 30/04/2022</i>	0.341% min. HUF 474	0.323% min. HUF 450	0.306% min. HUF 426	0.289% min. HUF 402	0.272% min. HUF 379
	<i>from 01/05/2022</i>	<b>0.367%</b> <i>min. HUF 511</i>	<b>0.348%</b> <i>min. HUF 485</i>	<b>0.330%</b> <i>min. HUF 459</i>	<b>0.311%</b> <i>min. HUF 434</i>	<b>0.293%</b> <i>min. HUF 408</i>
Not on original banking form (11)	<i>until 30/04/2022</i>	0.341% min. HUF 975	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.367%</b> <i>min. HUF 1 052</i>	-	-	-	-
EFER transfer	<i>until 30/04/2022</i>	0.156% min. HUF 429	-	-	-	-
	<i>from 01/05/2022</i>	<b>0.168%</b> <i>min. HUF 462</i>	-	-	-	-
<b>Cash desk transactions</b>						
HUF payment to HUF account (up to 1000 pieces of notes) (12)	<i>until 30/04/2022</i>	0.061% min. HUF 305	0.057% min. HUF 289	0.054% min. HUF 274	0.051% min. HUF 259	0.048% min. HUF 244
	<i>from 01/05/2022</i>	<b>0.065%</b> <i>min. HUF 329</i>	<b>0.061%</b> <i>min. HUF 312</i>	<b>0.058%</b> <i>min. HUF 296</i>	<b>0.055%</b> <i>min. HUF 279</i>	<b>0.052%</b> <i>min. HUF 263</i>
HUF payment from HUF account	<i>until 30/04/2022</i>	0.341% min. HUF 427	0.323% min. HUF 405	0.306% min. HUF 384	0.289% min. HUF 362	0.272% min. HUF 341
	<i>from 01/05/2022</i>	<b>0.367%</b> <i>min. HUF 460</i>	<b>0.348%</b> <i>min. HUF 437</i>	<b>0.330%</b> <i>min. HUF 414</i>	<b>0.311%</b> <i>min. HUF 391</i>	<b>0.293%</b> <i>min. HUF 368</i>

B./6. Details of modification in B.) point within document named „List of Conditions of Small Business HUF account packages for Small Business Clients (Oriqó, A la carte)“:

#### A la carte account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account package) (2)	HUF 3 053	<b>HUF 3 294</b>
The monthly account management fee for the payment account included in the account package (3)	HUF 796	<b>HUF 858</b>
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking (4)	0.219% min. HUF 243	<b>0.236% min. HUF 262</b>
On original banking form	0.450% min. HUF 975	<b>0.485% min. HUF 1 052</b>
Not on original banking form (10)	0.450% min. HUF 1 586	<b>0.485% min. HUF 1 711</b>
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking (4)	0.244% min. HUF 282	<b>0.263% min. HUF 304</b>
On original banking form	0.549% min. HUF 975	<b>0.592% min. HUF 1 052</b>
Not on original banking form (10)	0.549% min. HUF 1 586	<b>0.592% min. HUF 1 711</b>
EFER transfer	0.375% min. HUF 429	<b>0.404% min. HUF 462</b>
<b>Cash desk transactions</b>		
HUF payment to HUF account (up to 1000 pieces of notes) (11)	0.182% min. HUF 609	<b>0.196% min. HUF 657</b>
HUF payment from HUF account	0.487% min. HUF 609	<b>0.525% min. HUF 657</b>

#### Oriqó account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account package) (2)	HUF 803	<b>HUF 866</b>
The monthly account management fee for the payment account included in the account package (3)	HUF 568	<b>HUF 612</b>
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking (4)	0.122% min. HUF 157	<b>0.131% min. HUF 169</b>
On original banking form	0.231% min. HUF 181	<b>0.249% min. HUF 195</b>
Not on original banking form (10)	0.231% min. HUF 1 586	<b>0.249% min. HUF 1 711</b>
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking (4)	0.213% min. HUF 212	<b>0.229% min. HUF 228</b>

On original banking form	0.341% min. HUF 474	<b>0.367% min. HUF 511</b>
Not on original banking form <sup>(10)</sup>	0.341% min. HUF 1 586	<b>0.367% min. HUF 1 711</b>
EFER átutalás	0.269% min. HUF 429	<b>0.290% min. HUF 462</b>
<b>Cash desk transactions</b>		
HUF payment from HUF account	0.341% min. HUF 427	<b>0.367% min. HUF 460</b>

*B.)/7. Details of modification in B.) point within document named „List of Conditions for Small Business HUF account packages for Small Business Clients (Fix Kártya, A la carte Plusz)”:*

#### Fix Kártya account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account) <sup>(2)</sup>	HUF 974	<b>HUF 1 050</b>
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>	HUF 568	<b>HUF 612</b>
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking <sup>(4)</sup>	0.305% min. HUF 364	<b>0.329% min. HUF 392</b>
On original banking form	0.549% min. HUF 1 098	<b>0.592% min. HUF 1 184</b>
Not on original banking form <sup>(10)</sup>	0.549% min. HUF 1 586	<b>0.592% min. HUF 1 711</b>
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking <sup>(4)</sup>	0.366% min. HUF 389	<b>0.394% min. HUF 419</b>
On original banking form	0.671% min. HUF 1 098	<b>0.724% min. HUF 1 184</b>
Not on original banking form <sup>(10)</sup>	0.671% min. HUF 1 586	<b>0.724% min. HUF 1 711</b>
EFER transfer	0.726% min. HUF 429	<b>0.783% min. HUF 462</b>
<b>Cash desk transactions</b>		
HUF payment to HUF account (up to 1000 pieces of notes) <sup>(11)</sup>	0.366% min. HUF 732	<b>0.394% min. HUF 789</b>
HUF payment from HUF account	0.611% min. HUF 916	<b>0.659% min. HUF 988</b>

#### A la carte Plusz account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account) <sup>(2)</sup>	HUF 5 496	<b>HUF 5 930</b>
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>	HUF 796	<b>HUF 858</b>
<b>HUF transfer fee (within the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking <sup>(4)</sup>	0.131% min. HUF 181	<b>0.141% min. HUF 195</b>
On original banking form	0.311% min. HUF 671	<b>0.335% min. HUF 724</b>
Not on original banking form <sup>(10)</sup>	0.353% min. HUF 1 586	<b>0.380% min. HUF 1 711</b>
<b>HUF transfer fee (outside of the Bank to the debit of a HUF payment account)</b>		
Through Electronic Banking <sup>(4)</sup>	0.182% min. HUF 181	<b>0.196% min. HUF 195</b>
On original banking form	0.384% min. HUF 726	<b>0.414% min. HUF 783</b>
Not on original banking form <sup>(10)</sup>	0.427% min. HUF 1 586	<b>0.460% min. HUF 1 711</b>
EFER transfer	0.187% min. HUF 429	<b>0.201% min. HUF 462</b>
<b>Cash desk transactions</b>		
HUF payment to HUF account (up to 1000 pieces of notes) <sup>(11)</sup>	0.122% min. HUF 455	<b>0.131% min. HUF 490</b>
HUF payment from HUF account	0.366% min. HUF 517	<b>0.394% min. HUF 557</b>

*B.)/8. Details of modification in B.) point within document named „List of Conditions of HUF account packages for Small Business Clients („Elektronikus”, „Mini-max” small business HUF account packages)”:*

#### “Elektronikus” account package

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee of the account package (/month/account package) <sup>(1)</sup>	HUF 2 612	<b>HUF 2 818</b>
Monthly account management fee of the payment account included in the account package <sup>(2)</sup>	HUF 3 556	<b>HUF 3 836</b>
<b>HUF payment transfer commission (In-bank transfer debiting HUF payment account)</b>		
Through Electronic Banking *	0.139% min. HUF 181	<b>0.149% min. HUF 195</b>
On original banking form	0.353% min. HUF 975	<b>0.380% min. HUF 1 052</b>
Not on original banking form **	0.353% min. HUF 1 586	<b>0.380% min. HUF 1 711</b>
<b>HUF payment transfer commission (Bank-to-Bank transfer debiting HUF payment account)</b>		
Through Electronic Banking *	0.182% min. HUF 212	<b>0.196% min. HUF 228</b>
On original banking form	0.427% min. HUF 975	<b>0.460% min. HUF 1 052</b>
Not on original banking form **	0.427% min. HUF 1 586	<b>0.460% min. HUF 1 711</b>
<b>Cash desk transactions</b>		
Cash-in HUF cash payment credited to HUF account (up to 1000 pieces of notes) <sup>(9)</sup>	0.122% min. HUF 609	<b>0.131% min. HUF 657</b>
Cash-out HUF cash payment debited to HUF account	0.366% min. HUF 609	<b>0.394% min. HUF 657</b>

**„Mini-Max” account package**

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee of the account package (/month/account package) <sup>(1)</sup>	HUF 832	<b>HUF 897</b>
Monthly account management fee of the payment account included in the account package <sup>(2)</sup>	HUF 2 998	<b>HUF 3 234</b>
<b>HUF payment transfer commission (In-bank transfer debiting HUF payment account)</b>		
Through Electronic Banking *	0.206% min. HUF 305	<b>0.222% min. HUF 329</b>
On original banking form	0.549% min. HUF 975	<b>0.592% min. HUF 1 052</b>
Not on original banking form **	0.549% min. HUF 1 586	<b>0.592% min. HUF 1 711</b>
<b>HUF payment transfer commission (Bank-to-Bank transfer debiting HUF payment account)</b>		
Through Electronic Banking *	0.244% min. HUF 352	<b>0.263% min. HUF 379</b>
On original banking form	0.671% min. HUF 975	<b>0.724% min. HUF 1 052</b>
Not on original banking form **	0.671% min. HUF 1 586	<b>0.724% min. HUF 1 711</b>
<b>Cash desk transactions</b>		
Cash-in HUF cash payment credited to HUF account (up to 1000 pieces of notes) <sup>(9)</sup>	0.182% min. HUF 609	<b>0.196% min. HUF 657</b>
Cash-out HUF cash payment debited to HUF account	0.427% min. HUF 609	<b>0.460% min. HUF 657</b>

*B.)/9. Details of modification in B.) point within document named „List of Conditions of HUF account packages for Small Business Clients – HUF Account Packages „Bázis” and „Komfort””:*

**Bázis account package**

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
Monthly account management fee for the account package (/month/account package) <sup>(1)</sup>	HUF 4 173	<b>HUF 4 502</b>
The monthly account management fee for the payment account included in account package	HUF 4 447 <sup>(3)</sup>	<b>HUF 4 798 <sup>(3)</sup></b>
<b>In-Bank HUF transfer fee (debiting HUF payment account)</b>		
By Electronic Banking *	0.122% min. HUF 181	<b>0.131% min. HUF 195</b>
By original blanks	0.268% min. HUF 364	<b>0.289% min. HUF 392</b>
By non-original blanks or by special processing	0.268% min. HUF 975	<b>0.289% min. HUF 1 052</b>
<b>Bank-to-Bank HUF transfer fee (debiting HUF payment account)</b>		
By Electronic Banking *	0.158% min. HUF 181	<b>0.170% min. HUF 195</b>
By original blanks	0.378% min. HUF 474	<b>0.407% min. HUF 511</b>
By non-original blanks or by special processing	0.378% min. HUF 975	<b>0.407% min. HUF 1 052</b>
<b>Cash desk transactions</b>		
Cash-in HUF cash payment credited to HUF account (up to 1000 pieces of notes) <sup>(10)</sup>	0.061% min. HUF 305	<b>0.065% min. HUF 329</b>
Cash-out HUF cash payment debited to HUF account	0.341% min. HUF 427	<b>0.367% min. HUF 460</b>

*B.)/10. Details of modification in B.) point within document named „List of Conditions for the UniCredit Audit Package”:*

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 2.026 / month / account package	<b>HUF 2 186 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 1.102 / month / account	<b>HUF 1 189 / month / account package</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Not using original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Not using original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
- EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130 max. HUF 1 228</b>
HUF payment from HUF account	0.244%, min. HUF 293	<b>0.263% min. HUF 316</b>

*B.)/11. Details of modification in B.) point within document named „List of Conditions for the UniCredit Non-Profit Package”:*

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1 329 / month / account package	<b>HUF 1 433 / month / account package</b>

The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 768 / month / account	<b>HUF 828 / month / account</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Not using original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Not using original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130, max. HUF 1 228</b>
HUF payment from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B./12. Details of modification in B.) point within document named „List of Conditions for the UniCredit Paragrafus Package“:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 2 026 / month / account package	<b>HUF 2 186 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(6)</sup>	HUF 1 102 / month / account	<b>HUF 1 189 / month / account</b>
<b>II Payment turnover <sup>(11)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(7)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Using non-original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(11)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(7)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Using non-original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(11)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF payment to HUF account (payment with up to 1,000 pc. HUF bank notes) <sup>(8)</sup>	0.036% but min. HUF 121 max. HUF 1 139	<b>0.038% min. HUF 130, max. HUF 1 228</b>
HUF cash withdrawal from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B./13. Details of modification in B.) point within document named „List of Conditions for the UniCredit Patika Package“:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 2 026 / month / account package	<b>HUF 2 186 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 1 102 / month / account	<b>HUF 1 189 / month / account</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Using non-original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.068% min. HUF 110	<b>0.073% min. HUF 118</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Using non-original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130 max. HUF 1 228</b>
HUF cash withdrawal from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B./14. Details of modification in B.) point within document named „List of Conditions for the UniCredit Praxis Package“:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1 891 / month / account package	<b>HUF 2 040 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 1 102 / month / account	<b>HUF 1 189 / month / account</b>

<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Using non-original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Using non-original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130 max. HUF 1 228</b>
HUF cash withdrawal from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B./15. Details of modification in B.) point within document named „List of Conditions for the UniCredit Stúdió Package”:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1 891 / month / account package	<b>HUF 2 040 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 1 102 / month / account	<b>HUF 1 189 / month / account</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Not using original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Not using original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130 max. HUF 1 228</b>
HUF payment from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B./16. Details of modification in B.) point within document named „List of Conditions for the UniCredit Társasházi Package”:

Initial content until 30/04/2022		Part affected by modification valid from 01/05/2022
<b>I. Fees related to the management of the account/HUF and FX account</b>		
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1 207 / month / account package	<b>HUF 1 302 / month / account package</b>
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 768 / month / account	<b>HUF 828 / month / account</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges outside of the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.122% min. HUF 121	<b>0.131% min. HUF 130</b>
- Using original bank forms	0.244% min. HUF 340	<b>0.263% min. HUF 366</b>
- Using non-original bank forms	0.244% min. HUF 975	<b>0.263% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account) - Transfer charges within the Bank</b>		
- Through Electronic Banking <sup>(6)</sup>	0.072% min. HUF 121	<b>0.077% min. HUF 130</b>
- Using original bank forms	0.213% min. HUF 243	<b>0.229% min. HUF 262</b>
- Using non-original bank forms	0.213% min. HUF 975	<b>0.229% min. HUF 1 052</b>
<b>II Payment turnover <sup>(10)</sup> - Debit entries – in HUF (to the debit of a HUF payment account)</b>		
EFER transfer	0.144% min. HUF 429	<b>0.155% min. HUF 462</b>
<b>III. Cash desk transactions</b>		
HUF 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	<b>0.038% min. HUF 130 max. HUF 1 228</b>
HUF cash withdrawal from HUF account	0.244% min. HUF 305	<b>0.263% min. HUF 329</b>

B.)/17. Details of modification in B.) point within document named „List of Conditions for Small Business Clients – Debit bankcard conditions“:

Designation	Deposit Card*	Mastercard Business bankcard for prior Corporate Maestro** cardholders	Mastercard Business bankcard applied from 01.03.2021	MasterCard Business and VISA Business <sup>v8</sup> bankcard applied before 01.03.2021**	MasterCard Business Gold and VISA Business Gold** <sup>v8</sup> bankcard that applied before 01.03.2021	
<b>Card fees</b>						
Card Issuer fee	<i>until 30/04/2022</i> <i>from 01/05/2022</i>	2 000 Ft	3 870 Ft <b>4 175 Ft</b>	6 000 Ft <b>6 474 Ft</b>	8 602 Ft <b>9 281 Ft</b>	16 129 Ft <b>17 403 Ft</b>
Card Membership fee	<i>until 30/04/2022</i> <i>from 01/05/2022</i>	2 150 Ft <sup>v1</sup> <b>2 319 Ft<sup>v1</sup></b>	3 870 Ft <sup>v1</sup> <b>4 175 Ft<sup>v1</sup></b>	6 000 Ft <sup>v1</sup> <b>6 474 Ft<sup>v1</sup></b>	8 602 Ft <sup>v1</sup> <b>9 281 Ft<sup>v1</sup></b>	16 129 Ft <sup>v1</sup> <b>17 403 Ft<sup>v1</sup></b>
<b>Transaction fees</b>						
Cash withdrawal fee on UniCredit ATM in Hungary <sup>v10</sup>	<i>until 30/04/2022</i> <i>from 01/05/2022</i>	Not applicable	0,967%, min. 419 Ft (0,6%, min. 210 Ft is charged during the promotion period***)			
Cash withdrawal fee on UniCredit ATM abroad <sup>v4 v10 v17</sup> (cash withdrawal was initiated outside EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,043% min. HUF 452 (0,6% min. HUF 210 is charged during the promotion period***)			
Cash withdrawal fee on UniCredit ATM abroad <sup>v4 v10 v17</sup> (cash withdrawal was initiated inside the EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,397% + 3,22 EUR			
Cash withdrawal fee on other ATM in Hungary <sup>v10</sup>	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		0,967%, min. 419 Ft			
Cash withdrawal fee on other ATM abroad <sup>v10 v17</sup> (cash withdrawal was initiated outside EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,075% + 429 Ft, min. 547 Ft			
Cash withdrawal fee on other ATM abroad <sup>v10 v17</sup> (cash withdrawal was initiated inside the EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,159% + HUF 462, min. HUF 590			
Cash advance fee in bank branches in Hungary (in post offices as well) <sup>v10</sup>	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,020% + 375 Ft, minimum 698 Ft			
Cash advance fee in bank branches abroad <sup>v10 v17</sup> (cash withdrawal was initiated outside EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,100% + HUF 404, min. HUF 753			
Cash advance fee in bank branches abroad <sup>v10 v17</sup> (cash withdrawal was initiated inside the EEA)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		1,720% + 3,22 EUR			
Emergency cash withdrawal abroad <sup>v10</sup>	<i>until 30/04/2022</i> <i>from 01/05/2022</i>		Not applicable	241,34 EUR <b>EUR 260.40</b>	241,34 EUR <b>EUR 260.40</b>	241,34 EUR <b>EUR 260.40</b>
Emergency card replacement abroad <sup>v16</sup> (from 01.09.2019 the service is only available for VISA bankcards)	<i>until 30/04/2022</i> <i>from 01/05/2022</i>	187,94 EUR <b>EUR 202.78</b>		187,94 EUR <b>EUR 202.78</b>	187,94 EUR <b>EUR 202.78</b>	

B.)/18. Details of modification in B.) point within document named „List of Conditions for Small Business Clients – Electronic Banking“:

II. SMS SERVICE	<i>until 30/04/2022</i>	<i>from 01/05/2022</i>
<b>1. SMS services in connection with payment account</b>		
Notifications on payment account creditings* (Excluding fee credits, and including from interest-type creditings only them that are in connection with term deposits.)	36 HUF / message	<b>38 HUF / message</b>
Notifications on payment account debitings* (Including only debitings related to credit repayments from fee and interest-type debitings.)		
Notifications on group collections received		
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)		
Notifications on the actual debiting of debit card transactions*		
<b>Notifications on balance</b>		
Sending the utilizable balance of the payment account on bank working days	36 HUF / message	<b>38 HUF / message</b>
Sending the utilizable balance of the payment account once a week, on the first bank working day of the week		
Sending the utilizable balance of the payment account on the bank working day when there is a change in comparison to the previous bank working day		
<b>2. SMS services in connection with debit bankcard</b>		
Notifications on successful, unsuccessful and cancelled purchases with the debit card*	36 HUF / message	<b>38 HUF / message</b>
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*		
Notifications on the limit modifications in connection with the debit card		

<b>Notifications on balance</b>		
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard on bank working days	36 HUF / message	<b>38 HUF / message</b>
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard once a week, on the first bank working day of the week		
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard on the bank working day when there is a change in comparison to the previous bank working day		
<b>3. SMS services in connection with credit bankcard:</b>		
Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	36 HUF / message	<b>38 HUF / message</b>
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change compared to the balance of previous working day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.)	Free of charge (Normal fee: HUF 36 / message, it is not charged by the Bank during the promotion period**.)	Free of charge (Normal fee: <b>HUF 38 / message</b> , it is not charged by the Bank during the promotion period**.)
Notifications on debiting fees and interest		
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (This message is sent on the following working day of statement day.)		
<b>III. SPECTRANET INTERNET BANKING AND SPECTRANET MOBILE BANKING</b>		
<b>For authentication based on password sent in text message (SMS)</b>		
Fee of text message (SMS) sent by Bank	36 HUF / message	<b>38 HUF / message</b>

*C.)/1. Details of modification in C.) point within document named „List of Conditions of Small Business HUF account packages – for Small Business Clients (Flexi Business)“:*

Initial content until 30/04/2022	Part affected by modification valid from 01/05/2022
Account opening fee (/one-off/account) HUF 2 000 <sup>(1)</sup>	<b>HUF 0</b>
(1) The account opening fee is charged only once for each account by debiting the account at account opening.	<b>It will be deleted.</b>
(14) As a promotional offer**, the Bank shall not charge the 50% of the issuer fee for MasterCard Business bankcard. Discount for issuer fee is related to one bank card per account package.	<b>(14) As a promotional offer**, the Bank shall not charge the 100% of the issuer fee for MasterCard Business bankcard. Discount for issuer fee is related to one bank card per account package.</b>

*D.)/1. Details of modification in D.) point within document named „Announcement of the execution order of transactions – for Small Business Clients“:*

Initial content until 30/04/2022	Part affected by modification valid from 01/05/2022
In this announcement, the following currencies are considered as EEA currencies: EUR, BGN, CZK, DKK, ISK, PLN, CHF, GBP, NOK, RON, SEK, HRK.	<b>In this announcement, the following currencies are considered as EEA currencies: EUR, BGN, CZK, DKK, ISK, PLN, CHF, NOK, RON, SEK, HRK.</b>

#### **Other clarifications**

- Obsolete provisions of promotional period affected by note of „\*\*\*\* The promotion is valid until recalled, but no later than 15<sup>th</sup> of December, 2021.“ will be deleted within document named „List of Conditions for Small Business FX account and FX account packages for Small Business Clients“.
- Within document named „List of Conditions of HUF account packages for Small Business Clients – HUF Account Packages „Bázis“ and „Komfort““ whole content related to Komfort small business HUF account package will be deleted, because there is no existing customer contract). At the same time, the name of the list of conditions is changed to „List of Conditions of HUF account packages for Small Business Clients – HUF Account Package „Bázis““.

**Parts of Lists of Conditions mentioned above that are not affected by modification, remain in force unchanged.**

Budapest, 28.02.2022.

UniCredit Bank Hungary Zrt.