

# LIST OF CONDITIONS FOR SMALL BUSINESS CUSTOMERS

## CONDITIONS FOR DEBIT CARDS



In effect as from 18.12.2023, until the publication of the next List of Conditions.

Date of publication: 18.10.2023.

The Bank indicates changes in the list of conditions that are published on 18.10.2023 and are in effect from 18.12.2023 in red and underlined font.

MasterCard and Maestro cards are issued with chip and contactless functionality.

The Bank does not sell the Deposit card from 15.08.2019.\*

The Bank does not sell Corporate Maestro, VISA Business and VISA Business Gold cards from 01.03.2021.\*\*

Description of item	Deposit card*	MasterCard Business bankcard for former Corporate Maestro** cardholders	MasterCard Business bankcard requested from 01.03.2021	MasterCard Business and VISA Business <sup>v8</sup> bankcard** requested before 01.03.2021	MasterCard Business Gold and VISA Business Gold <sup>**v8</sup> bankcard requested before 01.03.2021	Due date of fees
Apple Pay service	No bankcard can be digitised into the service	Bankcard can be digitised into the service (except Maestro and VISA bankcards)				-
Google Pay service						
Conditions of requesting					Based on individual assessment	
<b>Card fees</b>						
Card issuance fee	HUF 2 000	HUF 4 780	HUF 7 412	HUF 10 626	HUF 19 926	After the request, when the card is first produced
Card membership fee	HUF <sup>v1</sup> 2 655	HUF <sup>v1</sup> 4 780	HUF <sup>v1</sup> 7 412	HUF <sup>v1</sup> 10 626	HUF <sup>v1</sup> 19 926	Once a year in arrears <sup>v2</sup>
Modification of PIN code	HUF 229 (The normal fee is HUF 916 but is waived by the Bank on a promotional basis <sup>***</sup> )					When using the service
Regeneration of PIN code	HUF 343	HUF 343	HUF <sup>v12</sup> 343	HUF <sup>v12</sup> 343	HUF <sup>v12</sup> 343	
Fee for a replacement card in Hungary <sup>v14</sup>	HUF 572	HUF 572	HUF 973	HUF 973	Free of charge	
Fee of Card Suspension in mBanking Business service <sup>v18</sup>	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
<b>Transaction fees</b>						
Commission upon purchaser <sup>v10</sup>	Not possible	0%				
Fee for cash withdrawal through UniCredit ATMs in Hungary <sup>v10</sup>	Not possible	1,194%, min. HUF 517 (The Bank charges 0,6%, min. HUF 210, on a promotional <sup>***</sup> basis.)				Cash withdrawal transaction on the same day as the accounting date
Cash withdrawal fee at UniCredit ATMs <sup>v10 v17</sup> abroad <sup>v4</sup> (cash withdrawal not within the EEA)		1,725% + EUR 3,97				
Cash withdrawal fee at UniCredit ATMs <sup>v10 v17</sup> abroad <sup>v4</sup> (cash withdrawal within the EEA)		1,194%, minimum HUF 517				
Cash withdrawal fee at other ATMs in Hungary <sup>v10</sup>		1,327% + HUF 528 minimum HUF 675				Cash withdrawal transaction on the same day as the accounting date, charges are calculated on the basis of the amount of the transaction
Cash withdrawal fee at POS terminal at other banks or post offices in Hungary <sup>v10</sup>		1,259% + HUF 462 minimum HUF 862				



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Cash withdrawal fee at other ATMs abroad <sup>v10 v17</sup> (cash withdrawal not within the EEA)	Not possible	2,123% + EUR 3,97				Cash withdrawal transaction on the same day as the accounting date, charges are calculated on the basis of the amount of the transaction
Cash withdrawal fee at other ATMs abroad <sup>v10 v17</sup> (cash withdrawal within the EEA)		1,327% + HUF 528 minimum HUF 675				
Cash withdrawal fee at POS terminals abroad <sup>v10 v17</sup> (cash withdrawal not within the EEA)		2,123% + EUR 6,62				
Cash withdrawal fee at POS terminals abroad <sup>v10 v17</sup> (cash withdrawal within the EEA)		1,259% + HUF 462 minimum HUF 862				
Cash withdrawal fee at UniCredit ATMs in Hungary <sup>v9v10</sup>	Free of charge					Cash withdrawal transaction on the same day as the accounting date
Fee for urgent cash withdrawal abroad <sup>v10</sup>	Not possible	Not possible	EUR 298,15	EUR 298,15	EUR 298,15	When using the service
Fee for a temporary, urgent replacement card abroad <sup>v16</sup> (From 01.09.2019, the service is only available for VISA cards)		Not possible	EUR 202,78	EUR 202,78	EUR 202,78	
Fee for balance enquiry	Not possible	HUF 35				
<b>Other fees and settings</b>						
Internet Security Code service <sup>v15</sup>	Free of charge					
<b>Travel insurance relating to the cardholder's person and linked to the card<sup>81</sup></b>						
Annual fee for STANDARD travel insurance	Cannot be requested	Cannot be requested	Free of charge	Free of charge	Cannot be requested	When requesting the service
Annual fee for GOLD travel insurance		Cannot be requested	Cannot be requested	Cannot be requested	Free of charge	



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<b>Travel insurance optionally available for cardholders<sup>B1</sup></b>						
Annual premium for extra travel insurance		HUF 6 000	HUF 5 350	HUF 5 350	HUF 4 100	When requesting the service
Annual premium for SPORT supplementary travel insurance <sup>B2</sup>	Cannot be requested	HUF 6 000	HUF 6 000	HUF 6 000	HUF 6 000	
<b>Bankcard related travel insurance for a family member travelling with the cardholder<sup>B1</sup></b>						
Annual premium for extra travel insurance		HUF 6 000				When requesting the service
Annual fee for Sport supplementary travel insurance <sup>B2</sup>	Cannot be requested	HUF 6 000				
SMS service	Not possible	<b>Based on the currently effective document List of Conditions for Electronic Services for Small Business Customers</b>				Based on the currently effective document List of Conditions for Electronic Services for Small Business Customers
Standard ATM daily cash withdrawal limit <sup>v5</sup>	Not possible	HUF 100 000	HUF 250 000	HUF 250 000	HUF 300 000	
Daily maximum ATM cash withdrawal limit that can be withdrawn <sup>v19</sup>		HUF 1 000 000				
Standard ATM daily cash withdrawal limit		No limit is set				
Maximum number of banknotes that can be deposited in one transaction		50 items				
ATM limit modification fee	Not possible	Between the standard limit and a limit of HUF 500 000/day, it is HUF 286/modification above HUF 500 001/day, it is HUF 1145/modification <sup>v6</sup>				When using the service
Standard POS daily limit <sup>v5</sup>		HUF 150 000	HUF 300 000	HUF 300 000	HUF 500 000	
Standard Daily Internet Purchase Limit <sup>v5</sup>		HUF 150 000	HUF 300 000	HUF 300 000	HUF 500 000	
		but as a maximum the amount of the daily POS limit				
Daily use frequency limit <sup>v7</sup>	unlimited	8 items	10 items	10 items	10 items	
Contactless transaction amount limit <sup>v13</sup>	-	15 000 Ft				-
<b>Validity period</b>		<b><u>For Mastercard cards issued from 18th of December, 2023: 4 years.</u></b> <b><u>For Mastercard cards issued before 18th of December, 2023: 3 years.</u></b>				
Time required for card manufacturing and mailing		10 banking days				
Emergency card issuance		5 banking days				



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Emergency delivery and delivery to a branch surcharge for card issuance	Minimum membership fee	Minimum membership fee	Minimum membership fee	Minimum membership fee	Free of charge	When producing the card
Transaction receipt request fee - per occasion	Not possible	572 HUF				When using the service

The fees and costs are settled in the foreign exchange of the account to be debited. If the foreign exchange of the fees incurred differs from the foreign exchange of the account to be debited, the debiting takes place based on the Bank's currently valid foreign exchange rates relating to small business customers.

- V1 Method of fee calculation: 0,1 percent of the overall amount of successful purchases and cash deposit in the case of Deposit cards booked during the 12-month period preceding the due date, or the specified minimum amount. As a special offer\*\*\* the Bank will not charge the minimum amount indicated above.
- V2 If a new card is manufactured in the given year (when the previous bankcard expires), the membership fee is debited in the month of prolongation i.e. in the month when the first card was issued. If no new card is manufactured in the given year, the membership fee is debited in the given year on the first banking day of the month after the month when the first card was issued.
- V4 Member banks of UniCredit Banking Group provide ATM cash withdrawal in the following countries: Austria, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Turkey, Ukraine.
- V5 Daily limits can be changed after the request for the card, except for Debit cards. The optional amount can only be an amount divisible by HUF 50,000. The Daily Internet Purchase Limit sets the maximum daily amount of purchases made online via a virtual POS terminal.
- V6 Daily ATM limit setting above HUF 1,000,000 can be requested for a maximum period of 1 week and will be set only on the basis of the Bank's individual assessment and on the 2nd working day after the notification of the limit change request.
- V7 Standard value – the Account Holder may specify a different value. Cash deposit transactions at ATMs are not counted towards the Daily Usage Frequency Limit.
- V8 For bankcards issued with the Visa International Card Association (hereinafter "VISA") logo, VISA will charge a special International Service Assessment fee for all transactions initiated with these bankcards outside the VISA EU region and not in the VISA clearing currency, the rate of which is currently 1% of the transaction amount under the current VISA Operation Regulation. The fee is automatically included in the transaction amount booked.
- V9 The service is available at UniCredit ATMs suitable for cash deposits.
- V10 The fee for the transaction is not exempted from the payment of the accounting sorting fee.
- V11 Service provided by UniCredit Bank Hungary Zrt. for its own ATMs.
- V12 In the event of a PIN code regeneration for a VISA bankcard issued before 16 November 2015, the Bank will provide the cardholder with a replacement card and the PIN code associated with it, in addition to charging a PIN code regeneration fee.
- V13 The limit applied when paying with the contactless function, which is set by the International Card Company and cannot be changed by the customer. Below this limit amount, a PIN is required for every sixth consecutive transaction below the limit amount, provided that no PIN-authenticated transaction has taken place in the meantime.
- V14 If the cardholder initiates the card replacement for reasons other than those set out in Section 5.37 of the Bankcard Business Regulations (loss, theft, unauthorised or unauthorised use of the card).
- V15 Internet security code service: a service that enables a higher level of security for the identification of the cardholder in order to make purchase transactions made with the card over the Internet more secure. Within the framework of the service, a different secret character sequence (personal security element) is sent to the cardholder by text message to the mobile phone number provided by the cardholder, which is registered in the cardholder's basic data and can be changed in the registration system, if the cardholder initiates an Internet purchase transaction with their card included in this service and the point of acceptance uses the authentication procedure based on the Internet security code service when accepting the card on the virtual payment interface. For cards applied for from 15 January 2018, the service will be activated automatically when the card is activated. On 15 May 2019, between 16:30 and 19:30, the Bank activates the service for small business customers' bankcards (not yet activated, but issued or with active status) that do not yet have the Internet Security Code service.
- V16 Due to changes in MasterCard regulations, the Temporary Emergency Card Replacement Abroad service is discontinued for MasterCard cards as of 1 September 2019.
- V17 The fees are determined on the basis of and in accordance with the amendment to Regulation (EC) No 924/2009 of the European Parliament and of the Council on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001, effective from 15 December 2019; further information on these fees is available in the "List of Conditions for Small Business Customers" in the General Conditions, Section 13.
- V18 Suspending the Bank Card and release of the suspension are available from 28.09.2023 on the mBanking Business platform
- V19 In case of modification initiated via mBanking Business Application the maximum value of limit can be 500.000 Ft in every case (POS daily limit, Daily Internet Purchase limit, ATM cash withdrawal limit)





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\*The terms and conditions for this bankcard apply to bankcard contracts concluded before this date.

\*\*\* The promotion is effective until 31.03.2024.

B1 The travel insurance is provided by Allianz Hungária Zrt. and its contracting terms and conditions are included in the "Customer Information and Contracting Terms and Conditions". The bankcard holder receives the insurance at the time of the conclusion of the bankcard agreement for cards that include free integrated travel insurance. For travel insurance policies that are optional, the 'Customer Information and Contracting Terms and Conditions' are sent to the cardholder applying for the insurance when they request the insurance. The travel insurance is valid only if the status of the bankcard is active.

B2 SPORT can be taken out as additional insurance for the following persons:

- bankcard holders with integrated or optional travel insurance;
- Their family members with extra travel insurance.

The bank shall increase each of the fees indicated in its lists of conditions once a year by the annual average consumer price index, as published by the Hungarian Central Statistical Office (KSH) for the year preceding the publication of the relevant list of conditions, from which the Bank may deviate in a direction favourable to the customer. This List of Conditions is an integral annex to the General Terms and Conditions and the Bankcard Business Regulations in force at any time and shall apply together with them.

In the event of any discrepancy with the Hungarian language list of conditions, the Hungarian language List of Conditions shall prevail.

