

Effective date 01.08.2024, valid until the date when the next List of Conditions enters into force.

Date of publication: 12.08.2024

The Bank has highlighted in red and underlined the amendments published on 12 August 2024 and entering into force on 1 October 2024.

The Bank has indicated certain additional amendments published on 12 August 2024 and entering into force on 1 August 2024 in blue, double underlined and in italics.

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

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General terms and conditions

1. Our Bank considers every private entrepreneur and business and other organisation that has a maximum of HUF 400 million annual net sales revenues and a maximum of EUR 1 million (or HUF 250 million) obligation towards a Bank or is applying for such, which does not belong to an international company group or to a domestic company group, where the members have over HUF 400 million cumulative annual net sales revenues, which is not a municipality or a company owned by a municipality, nor is a financial or investment service provider, a pension fund or an insurance company, nor is a university, hospital or medical institute, to be a small business customer.
2. The rates in this List of Conditions apply to non-small business account packages (see 'List of Conditions for small business HUF account packages - for small business customers (Origo, Fix card, A la carte, A la carte Plus)', 'List of conditions for small business HUF account packages - for small business customers (Exclusive Gold)', 'List of Conditions for small business HUF account packages - for small business customers (Exclusive Silver)', 'List of Conditions for small business HUF account packages - for small business customers (Exclusive Bronze)', the 'List of Conditions for small business HUF account packages for small business customers (Basic, Comfort)', the 'List of Conditions for small business HUF account packages for small business customers (Standard, Electronic, Mini-max)'), the 'List of Conditions for small business FX account and FX account packages - for small business customers', as well as for non-professional account packages (see the Lists of Conditions for Audit, Non-profit, Paragraph, Pharmacy, Praxis, Studio and Condominium account packages) and where the separate lists of conditions for these small business and professional account packages do not specify different charges.
3. The "List of conditions for Electronic Services for Small Business Customers" applies to our electronic services, the "List of Conditions for Debit Cards for Small Business Customers" applies to our debit cards and the "List of Conditions for Credit Cards for Small Business Customers" applies to our credit cards. The order of performance of individual orders is set out in the document "Announcement on the order of performance of orders". These documents form part of this List of Conditions.
4. 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.
5. The Bank shall consider any agreement other than this List of Conditions as an individual offer, valid until the expiry of the offer indicated in Note (5).
6. The Bank shall debit the Customer's payment or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, and with the fees charged for HUF transfers from a FX account and FX or international transfers at the same time as the performance of the order. The fees and the pro rata share of the deposit, as set out in the schedule of conditions for Securities operations, are payable quarterly or upon termination of the contract. Other fees, commissions and charges that may arise from time to time shall be debited by the Bank to the Customer's payment or customer account as they are incurred, in the case of commitments in advance for the entire period.
7. In addition to the commission rates listed in this List of Conditions, the Customer shall be charged for the Bank's cash expenses, such as postal forwarding, courier services, telegrams, telephone, fax, any fees and any other cash expenses, as well as commissions and costs charged by partner banks involved in the fulfillment of the order. Details of the postal tariff are set out in Annex 1, which forms an integral part of this List of Conditions.
8. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number, either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51). If the Bank's charges for documentary transactions are borne by the Customer's foreign counterparty, the Bank's "Standard Terms and Conditions for Foreign Correspondent Banks" shall apply.
9. Unless otherwise provided, the Bank shall keep the acceptances submitted within the framework of the transactions under sections IV/1 and 3e of the List of Conditions and the bills of exchange accepted on the basis of such acceptances until maturity at the mandated counterparty bank.
10. The Bank shall collect the fees and charges payable in connection with the Documentary Transactions by debiting the Customer's HUF payment account with the Bank, irrespective of the currency of the fee or charge payable. If the Customer does not have a payment account with the Bank in HUF, the Bank shall debit the Customer's payment account in any other currency on the due date with the amount of the fee and/or charge due, calculated on the basis of the cross rate of exchange between the currency in which the account is maintained and the currency in which the fee or charge due is denominated, as applicable at the Bank on the due date. If the Bank maintains several different payment accounts denominated in currencies other than HUF for the Customer, the Bank shall be entitled to choose the payment account(s) to be debited with charges and fees at its sole discretion, unless the Customer instructs otherwise.
11. The minimum amount of HUF and FX deposits that can be placed with the bank (minimum period of deposit: 1 week):



For HUF and FX sight deposits	0
Term deposit:	
Currency	Amount
HUF	500 000
USD	10 000
GBP	6 000
CHF	12 000
EUR	10 000

12. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
13. Based on the amendment of 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 (hereinafter: the Regulation), which will enter into force on 15 December 2019, UniCredit Bank Zrt. will charge the same fees for cross-border payments in EUR and within the European Economic Area (EEA) as for payments of the same value and in HUF. In line with this
- UniCredit Bank Hungary Zrt. will adjust the fixed fee in EUR specified in this List of Conditions to the HUF exchange rate using www.unicreditbank.hu as the reference exchange rate (hereinafter reference exchange rate), using its own EUR/HUF mid-market exchange rate in effect on 30 November 2020. Thereafter, the reference exchange rate will be adjusted annually, taking into account the reference exchange rate on the last bank business day of November, 15 days after the date of publication,
 - for the A la Carte, Exclusive Silver, Flexi Business and Electronic Account packages, the intra-EEA SEPA credit transfer fees and EUR FX transfer fees within the EEA are reflected in their respective List of Conditions, for all other HUF bank accounts the fees set out in this List of Conditions apply.
 - for EUR credits from within the EEA, the fees set out in this List of Conditions apply to all HUF account packages for small business customers.

* The European Union and the states parties to the Agreement on the European Economic Area.

I. Fees related to account management

HUF and FX account management	
Online electronic company statement request fee	For each electronic statement request, the customer must pay the Bank the same amount as the amount the Bank must pay to the service provider for the electronic service.
Account management fee (for all account openings initiated by customers)	HUF 5000 / account
Invoicing fee	HUF 5000 account (in the case of account closure within six months)*
Monthly management fee (the monthly management fee will be charged for each month started)	HUF 11622 / month / account
Opening a cash account ledger	HUF 8000/ account
Post box (1 key) more keys	Free of charge, full compensation in the event of damage
Postage fee - For each completed bank statement, several statements may be sent in one envelope) - For other postal items sent to the Customer	According to the current postal tariff. Details of the postal tariff are set out in Annex 1.
Fee for statements held at the branch	50% of the currently effective postal tariff. Details of the postal tariff are set out in Annex 1.
Coverage verification (based on pledging)	0,1%, min. HUF 2200 / month
Escrow charges / Custody of collateral deposit	0,1%, min. HUF 2000
Deposit related document check fee	1%, min. HUF 5000
Certificate fees relating to account management (e.g. transfer order, account management, account balance; copy of SWIFT message)	0,01% of the amount indicated on the statement, min. HUF 1100 / item**
Subsequent document dispatch fee, retrospective retrieval of supporting documents (e.g. retrospective extract replacement)	Amount or total turnover shown on the document min. HUF 600 + VAT / document**
Forwarding HUF bill of exchange for collection	0,01%, min. HUF 4000 depending on delivery distance**

* If the Account Holder is a consumer or a micro business, the Account Holder may terminate the Framework Contract without any fees, costs or other payment obligations in the event of termination of a Framework Contract that has been in force for more than six months.

** The Bank will not charge the portion above the minimum fee on a [promotional basis](#) ⁽⁵⁾.



II. Payment turnover

Credits	
A) In HUF	
1. Settlement for HUF accounts	Free of charge
2. Settlement for FX accounts	0,058%, min. EUR 11,76 , max. EUR 58,8 or the equivalent in another currency
3. Collection order, administrative transfer, initiation of a court order	
Electronically without attached documents	0,011%, min. HUF 352 / item*
On paper without attached documents	0,017%, min. HUF 352 / item*
With attached documents	0,035%, min. HUF 2940 / item*
4. Launching group collection	
Extra-bank	0,07%, min. HUF 49 / item*
Intra-bank	0,042%, min. HUF 23 / item*
5. Crediting group collections	
Extra-bank	0,179%, min. HUF 49 / item*
Intra-bank	0,136%, min. HUF 23 / item*
6. Postal cash transfer order	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + 0,011%, min. HUF 175 / credit entry / accounting line* Details of the postal tariff are set out in Annex 1.
7. Postal cheque production fee	HUF 23 / item
8. Control account service	
Service activation fee	based on an individual agreement
Settlement fee	
B) <i>In FX - in currencies other than EUR for transactions from within the EEA and in any currency for transactions from outside the EEA</i>	
1. Settlement for HUF accounts (also including the incoming SEPA transfers)	0,058%, min. EUR 11 , max. EUR 58 or the equivalent in another currency
2. Settlement for FX accounts (also including the incoming SEPA transfers)	
In the currency of receipt	0,058%, min. EUR 11 , max. EUR 58 or the equivalent in another currency
In a currency other than the currency of receipt	
C) <i>In FX - for transactions from within the EEA, in EUR</i>	
1. Settlement for HUF accounts	Free of charge
2. Settlement for FX accounts	
In the currency of receipt	Free of charge
In a currency other than the currency of receipt	
Crediting of foreign currency amounts with individual notification, for separate order	HUF 19756 / month
Debit items	
A) In HUF	
Fulfilment	
1. Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	0,192%, min. HUF 323
Through mBanking Business	0,192%, min. HUF 323
On original bank form	0,225%, min. HUF 810
Not on original banking forms or with exceptional processing***	0,225%, min. HUF 2496
Intra-bank transfer commission	
Through Electronic Banking**	0,144%, min. HUF 323
Through mBanking Business	0,144%, min. HUF 323

On original banking form	0,192%, min. HUF 802
Not on original banking forms or with exceptional processing***	0,192%, min. HUF 2496
VIBER transfers	0,588%, min. HUF 11760 max. HUF 117600
EFER transfer****	1,177%, min. HUF 620
2. Transfer between own accounts	Free of charge
3. Postal payment voucher	
In the case of paper-based orders	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + 0,03%, min. HUF 63 / transferred item* Details of the postal tariff are set out in Annex 1.
In the case of electronic banking	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + 0,01%, min. HUF 63 / transferred item* Details of the postal tariff are set out in Annex 1.
4. Debiting group transfers	
Extra-bank	0,165%, min. HUF 151 / item
Intra-bank	0,122%, min. HUF 75 / item
5. Direct debit transactions	0,147%, min. HUF 246 / item
6. Collection order, administrative transfer, execution of a court order	
In the case of orders submitted on paper	the same as the fee for an intra-bank or extra-bank transfer made using a non-original form as set out in section A)
In the case of orders arriving electronically	the same fee as for an intra-bank or an extra-bank transfer submitted electronically as set out in this section A)
B) In FX - in a currency other than EUR for an intra-EEA transaction and in any currency for a transaction outside the EEA ⁴	
7. Fees relating to payment requests*	
Submission of a payment request addressed as a Beneficiary	
To a bankto-bank payer	HUF 100 / item**
To an inbank payer	HUF 50 / item**
Crediting a transaction in response to a payment request	
From a bankto-bank payer	0,15%, min. HUF 50 / item
From an inbank payer	0,12%, min. HUF 35 / item
Submission of an instant transfer order (by the payer) with the approval of a payment request	
For an in-bank beneficiary	the same fee as for an intra-bank FX transfer submitted electronically
For a bank-tobank beneficiary	the same fee as for an extra-bank FX transfer submitted electronically
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage	HUF 500 / account**

*In relation to retail bank account management, UniCredit Bank Hungary Zrt. (hereinafter Bank) provides a Request to Pay Service defined in MNB Decree 35/2017 (14 December) to its Customers from 06.03.2024 under the terms and conditions laid down in the General Terms and Conditions in exchange for fees stated in this Announcement forming an inseparable part of all Lists of Conditions applicable to all retail bank account management.

**The Bank waives the fee on a promotional basis. [The promotion is valid until 31.01.2025.](#)



Fulfilment	
Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	0,189%, min. EUR 18,81
Through mBanking Business	0,189%, min. EUR 18,81
On original bank form	0,219%, min. EUR 24,69
Not on original banking forms or with exceptional processing***	0,219%, min. EUR 56,44
Intra-bank transfer commission	
Through Electronic Banking**	0,125%, min. EUR 12,93
Through mBanking Business	0,125%, min. EUR 12,93
On original bank form	0,157%, min. EUR 18,81
Not on original banking forms or with exceptional processing***	0,157%, min. EUR 43,51
SEPA transfer outside the EEA through Electronic Banking**	
If the amount of the transfer is EUR 50,000 or less: - extra-bank	0,117%, min. EUR 17,64
If the amount of the transfer is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically as specified in this section B)
Urgent FX transfers and urgent currency conversions between own accounts via Spectra, Spectra Light, SpectraNet Internet Banking and Multicash (for HUF, EUR and USD)	0,411%, min. EUR 58,8
SEPA transfer outside the EEA through mBanking Business	
If the amount of the transfer is EUR 50,000 or less: - extra-bank	0,117%, min. EUR 17,64
If the amount of the transfer is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically as specified in this section B)
C) <i>In FX - for EUR and SEPA transfers within the EEA⁴</i>	
Fulfilment	
Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	0,088%, min. EUR 0,35
Through mBanking Business	0,088%, min. EUR 0,35
On original bank form	0,177%, min. EUR 1,05
Not on original banking forms or with exceptional processing***	0,177%, min. EUR 3,05
Intra-bank transfer commission	
Through Electronic Banking**	0,058%, min. EUR 0,23
Through mBanking Business	0,058%, min. EUR 0,23
On original bank form	0,152%, min. EUR 0,47
Not on original banking forms or with exceptional processing***	0,152%, min. EUR 3,05
Urgent FX transfers and urgent currency conversions between own accounts via Spectra, Spectra Light, SpectraNet Internet Banking and Mobile Banking and Multicash (for HUF, EUR and USD)	0,411%, min. EUR 35,24 max. EUR 352,41
Performance of FX collection	
In the case of orders submitted on paper	0,205%, min. EUR 47,04
For orders submitted on paper (if the beneficiary is also a UniCredit Bank customer)	0,147%, min. EUR 35,28
SEPA collection through Electronic Banking**	
If the amount is EUR 50,000 or less:	
- extra-bank	0,117%, min. EUR 17,64
- intra-bank	0,058%, min. EUR 11,76





If the amount is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically (under section B)
Currency transfers between own accounts	Free of charge
Other	
Bookkeeping fee per line payable on a small business current account and any other current account not included in a special, separately priced account package:	
a. For non-cash transactions covered by the Act on Financial Transaction Levies <u>and laws regulating auxiliary transactional tax¹</u>	<u>HUF 20 080 / booking entry (the Bank charges HUF 50 + 0,45% , but a maximum of HUF 20 050 per entry in the same currency or for payment transactions between the client's own accounts in different currencies at the Bank, and 0,9 % maximum HUF 40 021 for transfers with conversation as a special fee⁽⁵⁾, except for card payment transactions, where the Bank charges a fee of HUF 850 for the first transaction of each calendar year, and HUF 50 for subsequent transactions.³)</u>
b. In the case of cash transactions ² falling within the scope of the Act on Financial Transaction Levies <u>and laws regulating auxiliary transactional tax¹</u>	<u>HUF 600 080 / booking entry (the Bank charges HUF 50 + 0,9% as a special fee⁽⁵⁾ , but a maximum of HUF 600 050 per entry.⁽³⁾)</u> <u>HUF 900 080 / booking entry (the Bank charges HUF 50 + 0,9% as a special fee⁽⁵⁾ , but a maximum of HUF 900 050 per entry.⁽³⁾)</u>
c. In the case of other transactions	HUF 80 / booking entry (the Bank charges HUF 50 / booking entry as a <u>special fee⁽⁵⁾</u>)
Authorisation to accept/modify/delete a direct debit authorisation (also SEPA direct debit authorisation)	HUF 2300 / authorisation
Debiting standing orders	according to the prevailing Electronic Banking transfer commission
Acceptance/modification/deletion of standing orders on paper or by Phone Bank	HUF 1000
Acceptance/modification/deletion of standing orders on paper electronically	HUF 500
Processing of transactions submitted on floppy disk	HUF 5910 / floppy
Floppy disk transport bag	HUF 3000 + VAT / pc
Settlement of overruns	0,2% of the overrun amount, min. HUF 1,050
Forwarding details of cash transfer orders by e-mail	HUF 1000 / month / account
Assisting in the production of cash transfer orders (postal cheques)	HUF 3000 + VAT
Participation in the classification of cash transfer orders by Magyar Posta Zrt. (OC 31)	HUF 10000 + VAT
Conversion order issued without collateral	1,5%, min. HUF 10000
Treasury deal by phone	Free of charge with <u>promotion⁽⁵⁾</u> . (normal fee: 0,5%, min. HUF 10000)
Treasury deal on ClickFX	Free of charge with <u>promotion⁽⁵⁾</u> . (normal fee: 0,15%, min. HUF 1500)
Deletion and notification of unprocessable/error transactions	Free of charge with <u>promotion⁽⁵⁾</u> . (normal fee: HUF 5000)
Special payment fee for incomplete orders or orders with incorrect data ****	0,01%, min. EUR 10 / order*
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	0,01%, min. EUR 10 / order*
Revocation or modification of a transfer order⁴	
for domestic transactions and EUR transactions within the EEA	0,03%, min. HUF 2,500*
for foreign transactions outside the EEA in any currency and within the EEA in any currency other than EUR	0,05%, min. HUF 5,000* (+ foreign banking charges)
Ensuring immediate online retrieval of transfer orders to the customs office	0,02%, min. HUF 130 / item *

In the case of HUF payments in international payments (credit and debit), the Bank applies the conditions applicable to FX payments. The Bank will apply the appropriate (buy/sell) exchange rates for businesses when making payments by FX conversion.

* The Bank will not charge any amount above the minimum fee on a promotional basis⁽⁵⁾.

** Spectra, Spectra Light, Multicash, SpectraNet Internet Banking and Telefonbank

*** This includes orders requiring immediate confirmation, orders submitted after the cut-off time and orders for which the beneficiary bears the cost.

**** The Bank will transfer EFER only from a HUF payment account.

¹ Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).

² For debit card cash withdrawals, the "Other transactions" bookkeeping fee per line applies.

³ The extent of the fee shall be in line with the extent and maximum of the current financial transaction duty (including the additional 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. The part of the fee exceeding HUF 50 is shown on separate lines on the statement of account: for non-cash transactions as "PTI", for card payment transactions "as POS", and or cash transactions as "PTIKP".

⁴ 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, in force from 15 December 2019; further information on these fees is available in section 13 of the General Conditions of this document.

⁵ The promotion is effective until 31.01.2025





III. Cash desk transactions

Deposits	
Forint	
HUF deposit to HUF account:	0,099%, min. HUF 620
HUF deposit in large amounts at the cash desk (for cash deposits of over a thousand HUF banknotes, for the total amount)*	0,466%, min. HUF 904
Coin crediting by direct debit (bag deposit in coins) **	2,341%, min. HUF 778
Currency	
In the currency identical to the currency of the account:	0,73%, min. HUF 754
Deposit of large amounts of currency in cash (over 500 banknotes, for the total amount)*:	0,94%, min. HUF 1058
In a currency other than the currency of the account	Free of charge, using currency buying and selling rates
Fee for depositing in FX coins:	10%, min. HUF 500
FX coins accepted in the following currencies:	EUR
Smallest accepted denomination:	1,00
Other cash desk transactions	
Payments in customs cash desk	0,2%, min. HUF 1100
Night safe	HUF 3100 / month
Single-use bag	HUF 30 + VAT / item
From the third bag	HUF 2500 + VAT / bag
Requesting a new bag in the case of damage	HUF 1000 + VAT / bag
Deposit in bags in HUF **:	0,05%, min. HUF 400
Deposit in bags in foreign currency **::	0,4%, min. HUF 500
Single-use security bag for bag deposit	HUF 120 + VAT
Crediting of cash processed by the cash transporter - HUF **::	0,05%, but min. HUF 400
Crediting of cash processed by the cash transporter - foreign currency **::	0,4%, min. HUF 500
Damaged FX banknotes exchange	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange	Free of charge
* The Bank treats cash payments made in the same currency on the same day in aggregate in terms of the number of items.	
** If the Bank finds a damaged or withdrawn banknote or currency coin in the cash transferred for deposit/credit, the fees and conditions for the settlement of damaged or withdrawn banknotes and currency coins, as detailed separately, shall apply to the deposit/credit.	
Payments	
Cash withdrawal requests above HUF 2 000 000 must be submitted by 3.00 pm on the banking day preceding the day of withdrawal. A request notified after that time shall be fulfilled on the second working day after the notification.	
Cash withdrawal requests over USD 3000 and EUR 3000 must be notified two working days before the withdrawal, and two working days for other currencies, regardless of the amount. In the event of failure to receive the cash request submitted by the customer due to the customer's fault, the Bank is entitled to debit 50% of the cash withdrawal cost, but at least HUF 5 000, to the current account of the customer who submitted the cash request, in order to reimburse part of the costs. In the case of exchanges between currencies, no commission shall be charged as this is already included in the exchange rates.	
Cash withdrawals from the list of denominations must be notified one working day before the withdrawal.	
The Bank shall make cash payments in excess of HUF 100 000 000 or its foreign currency equivalent calculated at the official exchange rate of the MNB only upon separate agreement by the Parties.	
In the currency of the account	foreign currency: 0,73%, min. HUF 1070 HUF: 0,54%, min. HUF 1052
In a currency other than the account currency	free of charge, at buying and selling rates of the currency
Money exchange of notes and coins not exceeding 50 items per denomination	Free of charge*
Money exchange of notes and coins exceeding 50 pieces per denomination (for quantity above 50 items)	
- for coins	4.75 %
- for banknotes	1.75 %
* The Bank offers the exchange of banknotes and coins of up to 50 items per denomination only to its account holding customers.	
Cash delivery	
If notified one working day earlier in HUF or at least two working days earlier in foreign currency	
HUF delivery requested to an address	fee for cash withdrawal at cash desk, min. HUF 7500
delivery of currency requested to an address	fee for cash withdrawal at cash desk, min. HUF 7500
Exchange	
From a foreign currency to HUF	at the buying rate of the currency
From a foreign currency to another foreign currency	By applying a currency purchase and sales rate
From HUF to a foreign currency	at the selling rate of the currency
The Bank does not charge a commission for the exchange of cash, as it is included in the exchange rates	





IV. Documentary transactions

1. Export bills of exchange and documentary credits (collection)		
a.)	Collection commission (also applicable in the event of cancellation of a collection order or delivery of documents without payment)	0.35%, min. EUR 117
b.)	Modification commission	EUR 117 / order
c.)	Safekeeping of accepted bills of exchange	EUR 70 / item
d.)	Bill of exchange filling fee	EUR 70 / item
e.)	Re-transfer of export consideration to a third bank	EUR 117 / item
2. Import bill of exchange and documentary collection (direct debit) If the Bank's commissions and charges are borne by the customer		
	Collection commission (also applicable in the event of cancellation of a collection order or delivery of documents without payment)	0.35%, min. EUR 117
	Modification commission	EUR 117 / order
	Goods release commission (fee calculated on the amount of the documents submitted if the goods are sent to the Bank's address or order)	0.47%, min. EUR 117
	Safekeeping of accepted bills of exchange	EUR 70 / item
	Bill of exchange filling fee	EUR 70 / item
	Forwarding to another bank (if the Bank forwards the direct debit to another bank for further processing on behalf of its correspondent or at the customer's request)	EUR 141
3. Crediting export bill of exchange (letter of credit) If the Bank's commissions and charges are borne by the customer		
a.)	Commission of prior notification	EUR 70 / item
b.)	Notification commission (In the case of direct notification without commitment)	0.21%, min. EUR 117
c.)	Certification commission (Applicable in addition to the notification commission if the Bank assumes a commitment)	Based on an individual agreement
d.)	Modification Commission (in the case of extending the term and/or increasing the amount of the confirmed export letter of credit or increasing the amount of the export letter of credit, the Bank charges an additional Certification Fee or an additional Notification Commission for the extension period and/or the amount of the increase, in addition to the Modification Commission)	EUR 117 / order
e.)	Commission on claims (fee calculated on the amount of the claim)	0.29 %, min. EUR 117 / claim
f.)	Management fee for letters of credit with deferred payment	EUR 117 / order
g.)	Transfer commission (Applicable in the case of transfer of a letter of credit to a second beneficiary, after the amount of the transfer or, in case of an increase of the amount of the transfer, after the amount of the increase)	Based on an individual agreement
h.)	Assignment commission (Applicable on assignment under letters of credit, after the amount of the assignment or, if the amount of the assignment is increased, after the amount of the increase)	0.29%, min. EUR 117
i.)	Notification of third-party banks (Uncommitted notification via a third bank on behalf of the Bank's correspondent or at the company's request)	0.29%, min. EUR 294
j.)	Discounting the use of an export letter of credit with deferred payment	Based on an individual agreement
k.)	Preliminary document check	EUR 117 / claim
l.)	Payment request with a foreign bank	EUR 117
m.)	Surcharge for document check (for more detailed specifications than those of the International Chamber of Commerce)	0.11 % min EUR 117 / claim
n.)	Bill of exchange filling fee	EUR 70 / item
o.)	Document discrepancy / document correction	EUR 117 / claim
p.)	Re-transfer of export consideration to a third bank	EUR 117 / item



4. Import documentary credit (letter of credit)		
a.)	Opening commission	Based on an individual agreement
b.)	Commission for deferred payment (Applicable for deferred letters of credit for the period of deferred payment in addition to the Letter of Credit opening fee, after the amount drawn)	Based on an individual agreement
(c)	Modification commission (When extending the maturity and/or increasing the amount of a letter of credit, the Bank will charge an additional Letter of Credit opening commission for the period of the extension and/or the amount of the increase, in addition to the Modification Commission)	EUR 117 / order
(d)	Commission on claims (Fee calculated on the amount of the claim)	0.29%, min. EUR 117
e.)	Management fee for letters of credit with deferred payment	EUR 117 / claim
f.)	Goods release commission (fee calculated on the amount of the claim if the goods are sent to the Bank's address or order)	0.47 %, min. EUR 117 / item
g.)	Cancellation of an unclaimed import documentary credit (letter of credit) (except stand-by letter of credit)	EUR 117
5. Domestic letter of credit		
See the fees for export/import letters of credit		
6. Bank guarantees received		
a.)	Notification / registration commission (Notification without commitment)	0.21%, min. EUR 117
b.)	Modification commission (If the amount of the guarantee is increased, the Bank charges an additional Notification Commission on the amount of the increase in addition to the Modification Commission)	EUR 117 / order
(c)	Commission on claims	0.29%, min. EUR 117
7. Bank guarantees issued		
a.)	Guarantee and letter of intent issue fee (in addition to the guarantee commitment fee)	0.23% min, EUR 117 one-off fee per bank guarantee or letter of intent issued
b.)	Guarantee and letter of intent commitment fee and Guarantee Promissory Note fee (applicable in advance for the whole term)	Based on an individual agreement
(c)	Modification commission	EUR 117 / order
(d)	Commission on claims	0.29%, min. EUR 141
e.)	Guarantee issue with non-standard text accepted by the bank above section 7 a)	0.11% min EUR 117
f.)	Guarantee issue in two or more languages or in several originals above sections 7.a. and c.	EUR 117
8. Assignment / Notification		0.11% min. EUR 117 max. EUR 588
9. Other (related to sections A 3., 4., 5., 6. and 7.)		
a.	Consultancy / Preparation of draft text	0.11% min. EUR 117 - max. EUR 1.470,
b.	Portfolio statement	EUR 117
c.	Revocation of prepared orders	0.23% min. EUR 117
d.	Exceeding the amount of a letter of credit or overdue document handling	EUR 117 / claim
e.	Payment notice (charged from the 3rd notice sent at the customer's request)	EUR 70 / item
f.	Out-of-order fulfilments	EUR 117

The commissions calculated in this section IV, if their basic amount has been determined with a tolerance, shall be the higher amount. The commission rates listed in this section IV only apply to orders in convertible currencies that require average processing. An additional commission or fee may be charged for excessive detailing or extra preparation, etc. The above fees do not include any postal/ courier charges and commissions and charges levied by partner banks in connection with the transactions. Details of the postal tariff are set out in Annex 1, which forms an integral part of this List of Conditions.



V. Factoring services

1. Basic and Financed factor fees	according to contract, but min. HUF 300000 / year or EUR 1000 / year
2. Fees for the establishment and amendment of a Buyer or Supplier limit:	or 0,2%, min. HUF 39000, max. HUF 60000 0,2%, min. EUR 130, max. EUR 200
3. Record-keeping fee for expired accounts	HUF 1200 / month / account or EUR 4 / month / account
4. Credit insurance limit assessment fee	HUF 30000 / customer or EUR 100 / customer
5. Factoring financing rate	variable, according to contract
6. Factoring insurance premium	0,35% / month, based on the open receivables portfolio
7. Factoring creditworthiness assessment fee	HUF 50000
8. Payment request surcharge	HUF 12000 or EUR 40
9. Fee for the replacement of the factor turnover statement:	HUF 6000 or EUR 20

VI. Cheque turnover (based on separate agreement)

The Bank may refuse to accept a bank cheque or Traveler's cheque for collection, purchase or credit without giving any reason.
From 01.03.2021, the Bank will stop accepting Travelers' cheques for collection, purchase and crediting.

UniCredit cheque purchase with return enquiry	
against the same currency, with cash payment	0,8%, min. HUF 4000 / cheque + foreign bank charges
against other currencies	currency buying and selling + 0,8%, min. HUF 4000 / cheque + foreign bank charges
against HUF	currency buying and selling + 0,8%, min. HUF 4000 / cheque + foreign bank charges
Immediate crediting of a bank cheque with a return enquiry	
To an account in the same currency, with next-day settlement	1,2%, min. HUF 4000 / cheque + foreign bank charges
To an account in a different currency, with next day settlement	using foreign exchange buying and selling rates + 1,2%, minimum HUF 4000 / cheque + foreign bank charges
Cheque receipt for credit by return enquiry	1%, minimum HUF 4000 / cheque + foreign bank charges
Cheque receipt for direct debit	0,4%, min. HUF 4000 max. HUF 25000 / cheque + foreign bank charges
Handling unpaid cheques	At the rate appropriate to the method of collection
Guaranteed foreign currency cheques issued by UniCredit Bank Hungary	0,15%, min. EUR 15 / cheque
Non-guaranteed cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15 / cheque
Cheque sheet fee	HUF 100 / cheque
Cheque collection	0,15%, min. EUR 15 / cheque
Guaranteed foreign currency cheque redemption	0,2%, min. EUR 6 *
SWIFT-TO-CHEQUE fee:	the same fee as for the non-bank foreign exchange transfer orders detailed in Section II (A) to (C) of this List of Conditions

* The Bank does not charge the part above the minimum fee on a [promotional basis](#)⁽⁵⁾.

VII. Deposit and credit conditions

Interest and fees	
On-sight interest paid for HUF accounts	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers*.
Special interest rate for overdrawing a HUF account	Twice the MNB base rate
On-sight interest payable on demand for FX accounts	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers*.
Special credit interest in the case of FX account overdraft	10%
Deposit interest in the event of early termination: for HUF and FX deposits	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers*.
Due date for settlement of deposit interest	
In the case of HUF accounts:	by calendar quarter
In the case of FX accounts:	by calendar quarter
In the case of deposit accounts	Upon expiry



VIII. Safe services

The safe deposit box rental service is provided by the Bank exclusively to its customers with a HUF payment account.

Safe rents¹

	Dimensions ²	price HUF/month
I.	small size (less than 5,000 cm ³)	5 655 + VAT
II.	medium size ((5,001 – 12,000 cm ³)	7 001 + VAT
III.	large size (12,001 – 20,000 cm ³)	8 348 + VAT
IV.	extra size (20,000 cm ³ or more)	9 694 + VAT

If the above prices are applied, the objects placed in the safe are insured up to HUF 6,000,000 according to the conditions detailed in the contract.

Other

	price HUF/item.
Key deposit (for first key)	10 000
Key deposit (for second key) ³	50 000
Fee for second key (max. 1 item) ^{3,4}	25 000 + VAT
Safe-breaking or forced-breaking	The full cost of breaking is passed on to the customer by the Bank.
Safekeeping under the unauthorised custody rules /Fees for responsible custody	Its rate is equal to the current safe deposit box rent.

¹ Method of calculation of the fee: 0.01% of the amount of the monthly credits and debits on the payment account related to the safe deposit box rental services, with a minimum of the amount indicated. The Bank waives the right to charge any amount above the minimum indicated on a [promotional basis](#)⁽⁵⁾.

² The height and width dimensions of safe deposit boxes may vary from drawer to drawer within the same capacity category.

³ For contracts concluded after 07.07.2014, 2 keys (a first key and a second key) will be given to the Lessee for each safe box.

⁴ For contracts concluded before 07.07.2014. No second key can be requested for contracts concluded after 07.07.2014 or for contract amendments made after 07.07.2014.

IX. Other

Bank information, information issued for public procurement tenders	HUF 10000
Certificate of share capital	HUF 3500
Proof of availability of own funds (for tenders)	HUF 10000
Audit letter	
Electronic audit letter	HUF 10900
Paper-based audit letter	HUF 13400
SWIFT MT 940 setup/modification/deletion fee*	EUR 20 or HUF 6000
SWIFT MT940 statement within UC group*	EUR 30 / month / account or HUF 9000 / month / account
SWIFT MT940 outside UC group*	EUR 40 / month / account or HUF 12000 / month / account
SWIFT MT942 account statement within UC group*	EUR 40 / month / account or HUF 12000 / month / account
SWIFT MT942 account statement outside UC group*	EUR 50 / month / account or HUF 15000 / month / account
SWIFT MT 101 setup/modification/deletion fee*	EUR 50 or HUF 15000
SWIFT MT101 incoming order for transfer	EUR 5 / item
* The EUR fee applies to a euro account and the HUF fee to a HUF or other (non-EUR) currency account.	
Fax fee	
in Hungary:	HUF 400 + VAT / page
Europe:	HUF 700 + VAT / page
Outside Europe:	HUF 1500 + VAT / page
Exchange rate sent by fax	HUF 4000 + VAT / month
Photocopy	HUF 100 + VAT / page

UniCredit SME Credit Protection Group Insurance:

Service packages	Active package	Premium package
Death from any cause	+	+
Loss of working capacity of up to 80% for any cause	+	+
Permanent disability of accident origin up to 50%	-	+
High-risk diseases	-	+
Monthly insurance premium as a % of the contractual loan amount (for loans with annuity repayment)	0,05%, / month (0,6% / year)	0,1%, / month (1,2% / year)
Monthly insurance premium as a % of the approved credit limit (for current account type loans). The insurer is at risk up to the current principal amount.	0,05%, / month (0,6% / year)	0,1%, / month (1,2% / year)

For a detailed description of the risks and other terms and conditions, please refer to the UniCredit SME Credit Protection Group Insurance customer information.

Fees related to an employer's home loan:

Fees charged for arranging an employer home loan	
Handling costs related to the disbursement of an employer loan:	HUF 10000 / employee loan transaction, which is due immediately upon issue of the disbursement certificate.
If the Employer also entrusts the Bank with the registration of employer loans and the collection of repayments	
Collection fee related to an employer's home loan:	HUF 2500 / loan management account, which is due each month at the same time as the repayment is collected.
Fees related to employer non-reimbursable housing subsidies. As of 1 January 2019, the employer housing benefit product is no longer available.	
Fees charged for the administration of non-refundable employer housing subsidy	
Fee for a single annual certificate of Employer Housing Subsidy:	HUF 3000 / Employee, but min. HUF 20000, max. HUF 100000 / certificate, which shall be due on 31 January of each year following the year in question, or on the preceding working day if it falls on a public holiday.

Annex 1 – Postal tariffs

Prices are in HUF and include VAT.

Letter

	Priority	Non-priority
Standard up to 30 g	HUF 155	HUF 120
Other up to 50 g	HUF 210	HUF 160
up to 100 g	HUF 300	HUF 235
up to 250 g	HUF 375	HUF 275
up to 500 g	HUF 645	HUF 490
up to 750 g	HUF 1030	HUF 795
up to 2000 g	HUF 1310	HUF 1000

SERVICES AVAILABLE FOR MAIL ITEMS

Recommended	HUF 290
Return receipt	HUF 200

INTERNATIONAL POSTAL TARIFFS

Mail items

		TO EUROPEAN COUNTRIES ¹		TO OTHER FOREIGN COUNTRIES	
		Priority	Non-priority	Priority	Non-priority
Postcard		HUF 375	HUF 335	HUF 435	HUF 390
Letter mail item	Standard letter up to 20 g	HUF 375	HUF 335	HUF 435	HUF 390
	Other up to 20 g	HUF 440	HUF 390	HUF 495	HUF 445
	up to 50 g	HUF 555	HUF 495	HUF 640	HUF 570
	up to 100 g	HUF 875	HUF 785	HUF 1000	HUF 905
	up to 250 g	HUF 1430	HUF 1290	HUF 1630	HUF 1490
	up to 500 g	HUF 2310	HUF 2115	HUF 2620	HUF 2430
	up to 1,000 g	HUF 3920	HUF 3665	HUF 4450	HUF 4210
	up to 1,500 g	HUF 5505	HUF 5155	HUF 6280	HUF 5930
M bag	up to 2,000 g	HUF 6855	HUF 6410	HUF 7810	HUF 7380
	0-5,000 g	HUF 6880	HUF 6880	HUF 7835	HUF 7835
	more than 5,000 g by kg	HUF 920	HUF 920	HUF 1050	HUF 1050

Available services (in addition to the basic fee)

Registered (for priority mail only)	HUF 890
Return receipt	HUF 440

¹ **European countries:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Great Britannia and Northern Ireland, Greece, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxemburg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Russia, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican

Voucher

Domestic postal order fees - for two-day delivery (T+2)	
Value limit	Postal voucher (T+2)
up to HUF 10,000	HUF 750
up to HUF 30,000	HUF 1315
up to HUF 50,000	HUF 1785
up to HUF 100,000	HUF 2420
up to HUF 200,000	HUF 4900
For every additional HUF 100,000 started	+ 1 345 Ft

PAYMENT VOUCHER FEES

For transmission and forwarding on computer storage media or by data transmission (TC81)	
Value limit	Fee
up to HUF 20,000	HUF 435
up to HUF 40,000	HUF 605
up to HUF 60,000	HUF 730
up to HUF 100,000	HUF 955
HUF 955 for more than HUF 100,000, and for every additional HUF 100,000	+ HUF 740

If the Account Holder receives a promotional gift or a one-off credit in connection with the opening of this bank account, as announced in advance, and terminates this bank account within the period specified in the promotion notice, the Bank may charge a penalty equal to the value of the gift or one-off credit to their bank account.

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