

Effective date: 01.03.2025, valid until the date when the next List of Conditions enters into force.

Date of publication: 13.02.2025.

LIST OF CONDITIONS for the UniCredit Non-Profit package⁽¹⁾
for foundations, social and other organisations

The Bank has highlighted in red and underlined the amendments published on 13 February 2025 and entering into force on 01 March 2025.

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version **As of 01.06.2015, the Bank does not sell foreign currency accounts related to the UniCredit Non-profit Package.**

From 19.04.2021, The Bank does not sell the UniCredit Non-profit Package.

I. Fees related to the management of the account / HUF and foreign currency account

Cost of account opening for HUF accounts	2 000 HUF / account ⁽²⁾
Monthly account package management fee (/month/account package) ⁽³⁾	<u>1 999</u> HUF / month / account package
Monthly management fee for a payment account included in an account package ⁽⁵⁾	<u>1 155</u> HUF / month / account
Monthly management fee for a foreign currency account (/month/account) ⁽³⁾	<u>1 826</u> HUF / month / account

Account management fee per bank account

Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax⁽¹¹⁾

HUF 20 021 / booking entry (the Bank charges a special rate* of HUF 21 + 0,45% , but a maximum of *HUF 20 021* 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, except for card payment transactions, where the Bank charges HUF 821 for the first transaction of each calendar year and HUF 21 for subsequent transactions.⁽¹³⁾)

Account management fee in the case of cash transactions⁽¹²⁾ falling within the scope of the Act on Financial Transaction Duties and laws regulating auxiliary transactional tax⁽¹¹⁾

HUF 920 021 / booking entry (the Bank charges a special rate* of HUF 21 + 0,9%, but a maximum of HUF 900 021 per entry in the same currency and 1,35% maximum HUF 920 021 for transfers with conversation.⁽¹³⁾)

Account management fee in the case of other transactions

HUF 21 / bookkeeping entry

Account management fee for foreign currency accounts

Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax⁽¹¹⁾

HUF 20 031 / booking entry (the Bank charges a special rate* of HUF 31 + 0,45% , but a maximum of HUF 20 031 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 40 031 for transfers with conversation, except for card payment transactions, where the Bank charges HUF 831 for the first transaction of each calendar year and HUF 31 for subsequent transactions.⁽¹³⁾)

Account management fee in the case of cash transactions⁽¹²⁾ falling within the scope of the Act on Financial Transaction Duties and laws regulating auxiliary transactional tax⁽¹¹⁾

HUF 920 031 / booking entry (the Bank charges a special rate* of HUF 31 + 0,9%, but a maximum of HUF 900 031 per entry in the same currency and 1,35% maximum HUF 920 031 for transfers with conversation.⁽¹³⁾)

Account management fee in the case of other transactions

HUF 31 / bookkeeping entry

Postage fee⁽⁴⁾

Sending 1 account statement per month is free of cha

Fee for statements held at the branch

HUF 311 / bank statement

The monthly management fee of the account package to be paid includes the following services free of charge:

- One-off monthly fee for accessing and using the telephone banking service⁽⁸⁾
- 1 Corporate Maestro international bankcard Issuer Fee; the bankcard is not for sale from 1 March 2021⁽⁹⁾⁽¹⁶⁾
- Issuer fee for 1 MasterCard Business card from 1 March 2021⁽¹⁵⁾⁽¹⁶⁾

II. Payment transactions ⁽¹⁰⁾

Credit entries - in HUF

Postal cash transfer order According to the applicable Hungarian Post Office tariff ⁽¹⁴⁾ / credit entry / booking line

Debits - in HUF (debited to HUF payment account)

Transfer commissions	extra-bank	intra-bank
- Through Electronic Banking ⁽⁶⁾	<u>0.181 % . min. HUF 180</u>	<u>0.106 % . min. HUF 180</u>
- Through mBanking Business	<u>0.181 % . min. HUF 180</u>	<u>0.106 % . min. HUF 180</u>
- On original banking form	<u>0.366 % . min. HUF 510</u>	<u>0.319 % . min. HUF 363</u>
- Not on original bank form	<u>0.366 % . min. HUF 1467</u>	<u>0.319 % . min. HUF 1467</u>
- EFER transfers	<u>0.215 % . min. HUF 642</u>	

III. Cash desk transactions

HUF payment to HUF account for the deposit of up to a thousand HUF banknotes) ⁽⁷⁾ 0.051% . min. HUF 180 max. HUF 1714

HUF payment from HUF account 0.366% . min. HUF 458

* The promotion is effective until 31.08.2025.

1

This List of Conditions forms an integral appendix of the General Business Terms and Conditions. For users of the UniCredit Non-Profit Package, the currently valid documents titled 'List of Conditions for Small Business Customers', 'List of conditions for Electronic Services for Small Business Customers' and 'List of Conditions for Debit Cards for Small Business Customers' shall apply to the types of transactions and services not included in this List of Conditions and the due dates of the fees and costs related to the individual services. Each fee indicated in the Bank's list of conditions is automatically adjusted once a year, with effect from 1 March of each year, by the annual average consumer price index (inflation) for the previous calendar year published by the Central Statistical Office (KSH) on its website. For reasons of business policy, the Bank is entitled to apply fees that are more favorable to the client, unlike automatic fee changes. The Bank shall inform its clients of the fact of the fee change and the modified rate of the relevant fees at least 15 days prior to the entry into force of the change by means of an announcement and a list of conditions published on its website and branches.

2

The account opening fee is payable once per account, when the account is opened, by debiting the fee from the account.

3

Fee calculation method: 0,01% of the monthly credit and debit entries, minimum the indicated amount. The Bank waives the right to charge more than the minimum amount indicated on a promotional basis*.

4

In the case of each bank account statement and other mail sent to the customer. The Bank waives the fee for the number of items specified in the account package on a promotional basis*. The postal charges for statements and other items sent after 1 statement per month are free of charge and are subject to the postal tariff in force at the time, details of which are set out in Annex 1 to the list of conditions entitled 'List of Conditions for Small Business Customers'.

5

The Bank waives the difference between the standard monthly management fee for 1 payment account included in the account packages - as set out in the "List of Conditions for Small Business Customers" in force at the time - and the above fee on a promotional basis*.

6

Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.

7

For HUF deposits in large amounts at the cash desk (cash deposits of more than a thousand HUF banknotes, for the full amount), the fee set out in the current 'List of Conditions for Small Business Customers' applies..

8

The Bank waives the one-off monthly fee for access to the telephone banking service and the monthly service fee.

9

The Bank waives the Issuer Fee for the first Corporate Maestro bankcard applied for on a promotional basis*.

10

In the case of HUF payments in international payments (credit and debit), the Bank applies the conditions applicable to foreign currency payments.

11

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

12

In the case of cash withdrawals with debit cards, the bookkeeping fee per line applied as per the 'Account management fee in the case of other transactions' shall apply.

13

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 21 or HUF 31 will be shown on separate lines on the statement of account: for non-cash transactions as "PTI", for card payment transactions as "POS", and for cash transactions as "PTIKP".

14

The costs are subject to the postal tariff in force at the time, details of which are set out in Annex 1 to the list of conditions entitled 'List of Conditions for Small Business Customers'.

15

The Bank waives the Issuer Fee for the MasterCard Business bankcard on a promotional basis*. This fee waiver applies exclusively to 1 bankcard per account package.

16

The bank provides the issuance of up to 1 discounted Corporate Maestro international bankcard or MasterCard Business debit card per account package.

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.