



LIST OF CONDITIONS FOR SMALL BUSINESSES HUF ACCOUNT PACKAGES – FOR SMALL BUSINESS CUSTOMERS (DOKTOROK ÉS KÖZÖS ÉRTÉK)



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 Doktorok és Közös Érték Account Packages⁽¹⁾

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 shall prevail.

Type of the account package	Doktorok	Közös Érték
Entities eligible to request	<ul style="list-style-type: none"> notaries, lawyers, law firms, independent bailiffs private entrepreneur pharmacists, pharmacies operating in the form of company private entrepreneurs, partnerships and limited liability companies engaged in medical activities, the annual net sales revenues of which does not exceed HUF 400,000,000. 	<ul style="list-style-type: none"> foundations, social and other organisations condominiums and housing cooperatives.
The monthly management fee for the account package to be paid includes the fee for the following services free of charge	<ul style="list-style-type: none"> One-off monthly fee for accessing and using the telephone banking service⁽⁶⁾ For SpectraNet Internet Banking Light, the monthly one-off access and service fee for each service 	
The monthly management fee for the account package to be paid includes the fee for the following services free of charge on a promotional basis*	<ul style="list-style-type: none"> 1 MasterCard Business bankcard Issuer fee and first annual membership fee⁽⁷⁾ Monthly management fee for 1 segregated HUF payment bank account (for the separate management of funding from the NEAK)⁽¹³⁾ Security deposit account (Fiduciary account) monthly management fee (per account)⁽³⁾ 	<ul style="list-style-type: none"> 1 MasterCard Business bankcard Issuer fee and first annual membership fee⁽⁷⁾ Monthly management fee for 1 HUF renovation fund account⁽¹³⁾
I. Fees related to the management of the account		
Cost of account opening for HUF accounts (per account)		0 HUF
Monthly account package management fee (/month/account package) ⁽²⁾	<u>2 407 HUF</u>	<u>1 791 HUF</u>
Package change fee ⁽¹⁴⁾		<u>HUF 5185</u>
Account management fee		0 HUF
Bookkeeping fee per line for forint accounts, segregated HUF accounts		
Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Duties and laws regulating auxiliary transactional tax ⁽⁹⁾	HUF 20 000 / booking entry (the Bank charges a special rate* of 0,45% , but a maximum of HUF 20 000 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 40 000 for transfers with conversation, except for card payment transactions, where the Bank charges HUF 800 for the first transaction of each calendar year and HUF 0 for subsequent transactions. ⁽¹⁰⁾)	
- Account management fee in the case of cash transactions ⁽¹¹⁾ falling within the scope of the Act on Financial Transaction Duties and laws regulating auxiliary transactional tax ⁽⁹⁾	HUF 920 000 / booking entry (the Bank charges a special rate* of 0,9%, but a maximum of HUF 900 000 per entry in the same currency and 1,35% maximum HUF 920 000 for transfers with conversation. ⁽¹⁰⁾)	
- in the case of other transactions	HUF 0 / bookkeeping entry	
Postage fee ⁽¹²⁾	Sending 1 account statement per month is free of charge	





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II. Payment turnover ⁽⁸⁾		
Debits - in HUF (debited to HUF payment account)		
Intra-bank transfer commission to a different customer account		
- Through Electronic Banking ⁽⁴⁾		HUF 0
- Through mBanking Business		HUF 0
- On original banking form	<u>0,449%, min. HUF 539</u>	<u>0,465%, min. HUF 419</u>
- Not on original banking form	<u>0,449%, min. HUF 1430</u>	<u>0,465%, min. HUF 1430</u>
Extra-bank transfer commission		
- Through Electronic Banking ⁽⁴⁾	<u>0,042%, min. HUF 174</u>	<u>0,105%, min. HUF 174</u>
- Through mBanking Business	<u>0,042%, min. HUF 174</u>	<u>0,105%, min. HUF 174</u>
- On original banking form	<u>0,613%, min. HUF 707</u>	<u>0,675%, min. HUF 707</u>
- Not on original banking form	<u>0,613%, min. HUF 1430</u>	<u>0,675%, min. HUF 1430</u>
EFER transfers		<u>0,215%, min. HUF 642</u>
III. Cash desk transactions		
- HUF payment to HUF account (paying in up to a thousand HUF banknotes) ⁽⁵⁾	<u>0,079%, min. HUF 299</u>	<u>0,051%, min. HUF 176</u>
- HUF payment from HUF account	<u>0,674%, min. HUF 481</u>	<u>0,375%, min. HUF 449</u>
Other fees according to the document titled 'List of Conditions for Small Enterprise Customers'		
- Group collection debit		<u>0,152%, min. HUF 255 / item</u>
- Debiting standing orders through Electronic Banking ⁽⁴⁾	intra-bank	<u>0,131%, min. HUF 293</u>
	extra-bank	<u>0,175%, min. HUF 293</u>
- Debiting standing orders through mBanking Business	intra-bank	<u>0,131%, min. HUF 293</u>
	extra-bank	<u>0,175%, min. HUF 293</u>
- Postal cash transfer order	The fee according to the applicable Magyar Posta tariff +0,01%, min. <u>HUF 181</u> /credit entry/accounting line** Details of the postal tariffs are set out in Annex 1 of the document "List of Conditions for Small Business Customers".	
- Postal cheque production fee	HUF 23 / item	
- Forwarding details of cash transfer orders by e-mail	<u>HUF1037 / month / account</u>	

* The promotion is effective until 31.08.2025.

** The Bank does not charge the part above the minimum fee on a promotional basis*.

(1) This List of Conditions forms an integral appendix of the General Business Terms and Conditions. For users of the UniCredit Doktorok or Közös Érték 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, 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) 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*.

(3) The standard fee is HUF 1841 / month / account, which is not charged by the Bank on a promotional basis*.

(4) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.





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- (5) 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.
- (6) The Bank waives the one-off monthly fee for access to the telephone banking service and the monthly service fee.
- (7) The Bank waives the Issuer and First Annual Membership Fee, on a promotional basis*, for the first MasterCard Business debit card applied for.
- (8) In the case of HUF payments in international payments (credit and debit), the Bank applies the conditions applicable to foreign currency payments.
- (9) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (10) 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.
- (11) 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 as set out in the currently effective document entitled 'List of Conditions for Small Business Customers'.
- (12) 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'.
- (13) The Bank waives the monthly management fee for the payment account on a promotional basis*.
- (14) When switching from one of the packages in this List of Conditions to another account product. In the case of switching between HUF account packages, the pricing of the new account package is effective from the first day of the following month only.

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.