

**LIST OF CONDITIONS FOR SMALL BUSINESS
HUF ACCOUNT PACKAGES -
FOR SMALL BUSINESS CUSTOMERS (EXKLUZÍV SILVER)**



Effective date 01.03.2025, valid until the date when the next List of Conditions enters into force.
Date of publication: 13.02.2025.

Exkluzív Silver HUF account package

From 01.01.2022, the Bank does not sell the Exkluzív Silver HUF account package.*

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. The Bank shall provide a transaction fee discount, compared to the basic fees specified in the List of Conditions, allocated to the turnover levels determined according to the extent of the debit transactions generated in the given calendar month.


If the debit turnover on the HUF payment account in the given calendar month reaches one of the specified levels, the Bank will credit the relevant fee discount in one amount within 5 banking days following the end of the given calendar month.

The fees detailed under the minimum debit turnover and expressed as a percentage and a minimum fee are the same as the basic fee less the fee discount pertaining to the given debit turnover.

If any of the debit turnover levels pertaining to the given band is not achieved, the basic fee shall apply to the given settlement period.

Account package	Exkluzív Silver				
Account opening fee (/one-off/account)	2 000 HUF ⁽¹⁾				
Monthly account package management fee (/month/a)	13 780 HUF				
The monthly account management fee for the payment account included in the account package ⁽³⁾	1 249 HUF				
Electronic ⁽⁴⁾ HUF transfer ⁽⁵⁾ included in the account package free of commission	The first 5 each month				
Free electronic channel included in the account package ⁽⁶⁾	Phone Banking				
Preferential bank card included in account package ⁽⁷⁾ <small>(17)</small>	Corporate Maestro international bankcard From 1 March 2021, not on sale				
Preferential bank card included in account package ⁽⁷⁾ <small>(17)</small>	MasterCard Business or Visa Business bank cards From 1 March 2021, not on sale				
Preferential bank card included in account package ⁽¹⁶⁾ <small>(17)</small>	MasterCard Business bank card from 1 March 2021				
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 ⁽⁸⁾	For up to 600 / booking entry (the Bank charges a special rate** of 0,9%, 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. ⁽⁹⁾				
Account management fee in the case of cash transactions ⁽¹⁰⁾ falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ⁽⁸⁾	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. ⁽⁹⁾)				
	Basic fee	Fee discount I.	Fee discount II.	Fee discount III.	Fee discount IV.
Minimum debit account turnover (HUF)	-	10 000 000 HUF	15 000 000 HUF	20 000 000 HUF	30 000 000 HUF
Discount rate (%)	-	15%	20%	25%	35%
HUF transfer commission (charged to HUF payment account within the bank)					
Through Electronic Banking ⁽⁴⁾	0,181%, min. HUF 271	0,154%, min. HUF 229	0,144%, min. HUF 216	0,135%, min. HUF 203	0,118%, min. HUF 175
Through mBanking Business	0,181%, min. HUF 271	0,154%, min. HUF 229	0,144%, min. HUF 216	0,135%, min. HUF 203	0,118%, min. HUF 175
On original banking form	0,402 %, min. HUF 549	0,341 %, min. HUF 464	0,321 %, min. HUF 436	0,3 %, min. HUF 409	0,26 %, min. HUF 353
Not on original banking form ⁽¹¹⁾	0,402 %, min. HUF 146	-	-	-	-




**LIST OF CONDITIONS FOR SMALL BUSINESS
HUF ACCOUNT PACKAGES -
FOR SMALL BUSINESS CUSTOMERS (EXKLUZÍV SILVER)**



HUF transfer commission (charged to HUF payment account outside the bank)					
Through Electronic Banking ⁽⁴⁾	0,236%, min. HUF 271	0,199%, min. HUF 229	0,188%, min. HUF 216	0,176%, min. HUF 203	0,152%, min. HUF 175
Through mBanking Business	0,236%, min. HUF 271	0,199%, min. HUF 229	0,188%, min. HUF 216	0,176%, min. HUF 203	0,152%, min. HUF 175
On original banking form	0,511%, min. HUF 712	0,433%, min. HUF 604	0,407%, min. HUF 569	0,382%, min. HUF 534	0,33%, min. HUF 462
Not on original banking form ⁽¹¹⁾	0,511%, min. HUF 1467	-	-	-	-
EFER transfers	0,247%, min. HUF 642	-	-	-	-
FX transfer - in a currency other than EUR for an intra-EEA transaction and in any currency (non-bank) for a transaction outside the EEA ⁽¹⁵⁾					
Through Electronic Banking ⁽⁴⁾	0,195%, min. EUR 19,5	0,166%, min. EUR 16,5	0,156%, min. EUR 15,6	0,147%, min. EUR 14,6	0,127%, min. EUR 12,6
Through mBanking Business	0,195%, min. EUR 19,5	0,166%, min. EUR 16,5	0,156%, min. EUR 15,6	0,147%, min. EUR 14,6	0,127%, min. EUR 12,6
On original banking form	0,227%, min. EUR 25,6	0,192%, min. EUR 21,7	0,182%, min. EUR 20,4	0,17%, min. EUR 19,2	0,148%, min. EUR 16,6
FX transfer - for EUR and SEPA transfers within the EEA (extra-bank) ⁽¹⁵⁾					
Through Electronic Banking ⁽⁴⁾	0,121%, min. EUR 0,59	0,102%, min. EUR 0,49	0,097%, min. EUR 0,46	0,091%, min. EUR 0,43	0,078%, min. EUR 0,38
Through mBanking Business	0,121%, min. EUR 0,59	0,102%, min. EUR 0,49	0,097%, min. EUR 0,46	0,091%, min. EUR 0,43	0,078%, min. EUR 0,38
On original banking form	0,227%, min. EUR 1,19	0,192%, min. EUR 1,32	0,182%, min. EUR 1,23	0,17%, min. EUR 1,16	0,148%, min. EUR 1,1
Cash desk transactions					
HUF payment to HUF account paying in (up to a thousand HUF banknotes) ⁽¹²⁾	0,09 %, min. HUF 458	0,074 %, min. HUF 388	0,071 %, min. HUF 360	0,065 %, min. HUF 342	0,058 %, min. HUF 295
HUF payment from HUF account	0,511%, min. HUF 640	0,433%, min. HUF 544	0,407%, min. HUF 513	0,382%, min. HUF 481	0,33%, min. HUF 416
Other fees					
Package change fee ⁽¹³⁾	HUF 5185				
Postage fee ⁽¹⁴⁾	Sending 1 account statement per month is free of charge				
Fee for statements held	HUF 311 / bank statement				
Sight interest rate	HUF payment account: 0,0001% p.a. EBKM (Unified Deposit Interest Rate): 0,0001% p.a.				

Upon reviewing the debit turnover, the Bank shall take the following items into consideration:

- HUF transfer within the Bank through electronic banking
- HUF transfer within the Bank on original banking form
- HUF transfer outside of the Bank through electronic banking
- HUF transfer outside of the Bank on original banking form
- FX transfer outside of the Bank from a HUF account through electronic banking
- FX transfer outside of the Bank from a HUF account on original banking form
- HUF payment into a HUF account at the cash desk
- Cash withdrawal in HUF to the debit of a HUF account at the cash desk

The fee discount is deducted from the following fee items:

- HUF transfer fee within the Bank (submitted through electronic banking)
- HUF transfer fee within the Bank (submitted on original banking form)
- HUF transfer fee outside of the Bank (submitted through electronic banking)
- HUF transfer fee outside of the Bank (submitted on original banking form)
- FX transfer outside of the Bank from a HUF account (submitted through electronic banking)
- FX transfer outside of the Bank from a HUF account (submitted on original banking form)
- HUF payment into a HUF account at the cash desk
- Cash withdrawal in HUF to the debit of a HUF account at the cash desk

**LIST OF CONDITIONS FOR SMALL BUSINESS
HUF ACCOUNT PACKAGES -
FOR SMALL BUSINESS CUSTOMERS (EXKLUZÍV SILVER)**



If any of the transactions that form the basis of the account turnover is free of charge, the given transaction shall be taken into account when calculating the monthly debit turnover; however, in that case, the customer shall not be entitled to a fee discount

Assistance service:

The Exkluzív Silver account package includes an assistance service, the main elements of which are the following:

• Vehicle assistance:

- dispatched on-site assistance service, transportation with a trailer: A trailer will be sent to pick up a maximum 2 vehicles*** of your company in Hungary and within Europe as quickly as possible, but maximum within 4 hours.
- if the vehicle cannot be repaired on site then it will be taken to the nearest service station. In the case of waiting for at least 8 hours due to the fault of the service, storage in Hungary until transport to the service station.
- providing a replacement vehicle for 1 day

• IT assistance:

- remote assistance (software error identification, assistance in trouble-shooting, help in software and hardware settings, once a month)
- if the remote assistance fails, contact with the professional service and making an appointment (once a month).

• Legal assistance:

- supply of general legal or public administrative information.
- legal advice by phone, once per quarter, in no more than 30 minutes.

***Europ Assistance Hungary is committed to paying out only 1 insurance claim per vehicle each year.

Further information and detailed terms and conditions can be found in the Customer Information and Insurance Conditions document available at

https://www.unicreditbank.hu/hu/popupeditpages/kkv/napipenzugyek/szamlacsomagok/exkluziv_silver_forint_szamlacsomag_modal.htm

* The terms and conditions applicable to this account package(s) shall apply to account contracts concluded before that date.

** The promotion is effective until 31.08.2025.

- (1) The account opening fee is payable once per account, when the account is opened, by debiting the fee from the account.
- (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 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**.
- (4) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.
- (5) The Bank waives charging the transfer commission for the number of domestic HUF transfers (occasional and permanent) to and from the HUF payment account, within or outside the Bank, as specified above, on a promotional basis**.
- (6) The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.
- (7) The Bank waives the issuer fee for the first Corporate Maestro debit card applied for; or 50% of the issuer fee for MasterCard Business or Visa Business on a promotional basis**. This promotion applies for 1 bankcard by account package exclusively.
- (8) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (9) 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.
- (10) 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.
- (11) Or with exceptional processing.
- (12) 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..
- (13) 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. In the case of switching to an account package with a higher monthly management fee, the Bank waives the package switching fee on a promotional basis**.
- (14) 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'.
- (15) 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.
- (16) The Bank waives 50% of the MasterCard Business card Issuer Fee on a promotional basis**. This promotion applies for 1 bank card per account package exclusively.
- (17) The bank issues up to 1 preferential Corporate Maestro international bank card, VISA Business bank card or MasterCard Business bank card per account package.

'Payment account' means accounts described as 'bank account', 'current account' or 'payment account' for contracts concluded before 15.03.2014.



**»» LIST OF CONDITIONS FOR SMALL BUSINESS
HUF ACCOUNT PACKAGES -
FOR SMALL BUSINESS CUSTOMERS (EXKLUZÍV SILVER)**



The small business HUF account package services under this List of Conditions are available to small business customers. The clientele defined in the document titled "List of Conditions for small enterprises" qualify as small enterprises at our Bank.

This List of Conditions forms an integral appendix of the General Business Terms and Conditions. For the Bank's small business customers, 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.

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.

