

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

Flexi Business HUF account package

The following conditions apply to UniCredit small business customers*.

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 sets the monthly account maintenance fee for the account package according to the turnover levels determined by the amount of debit traffic generated in a given calendar month.

Type of the account package	Flexi Business												
Account opening fee (/one-off/account)	HUF 0												
Monthly account maintenance fee for the account package (/month/account package) ⁽²⁾	The Bank sets the monthly account maintenance fee for the account package according to the turnover levels determined by the amount of debit traffic generated in a given calendar month. <table> <thead> <tr> <th>Monthly account turnover (HUF)</th> <th>Monthly account maintenance fee for the account package</th> </tr> </thead> <tbody> <tr> <td>0 – 1,000,000</td> <td>HUF <u>6777</u></td> </tr> <tr> <td>1,000,001 – 5,000,000</td> <td>HUF <u>12804</u></td> </tr> <tr> <td>5,000,001 – 10,000,000</td> <td>HUF <u>21092</u></td> </tr> <tr> <td>10,000,001 – 20,000,000</td> <td>HUF <u>37664</u></td> </tr> <tr> <td>20,000,001 – 60,000,000</td> <td>HUF <u>73825</u></td> </tr> </tbody> </table>	Monthly account turnover (HUF)	Monthly account maintenance fee for the account package	0 – 1,000,000	HUF <u>6777</u>	1,000,001 – 5,000,000	HUF <u>12804</u>	5,000,001 – 10,000,000	HUF <u>21092</u>	10,000,001 – 20,000,000	HUF <u>37664</u>	20,000,001 – 60,000,000	HUF <u>73825</u>
Monthly account turnover (HUF)	Monthly account maintenance fee for the account package												
0 – 1,000,000	HUF <u>6777</u>												
1,000,001 – 5,000,000	HUF <u>12804</u>												
5,000,001 – 10,000,000	HUF <u>21092</u>												
10,000,001 – 20,000,000	HUF <u>37664</u>												
20,000,001 – 60,000,000	HUF <u>73825</u>												
Free electronic channel included in the account package ⁽³⁾⁽⁴⁾	Telefonbank, SpectraNet Light												
Preferential bank card included in the account package ⁽⁵⁾⁽¹⁵⁾	MasterCard Business or Visa Business bank cards From 1 March 2021, not on sale												
Preferential bank card included in the account package ⁽¹⁴⁾⁽¹⁵⁾	MasterCard Business bank card from 1 March 2021												
HUF transfer commission (charged to HUF payment account within the bank)													
Through Electronic Banking ⁽⁶⁾	Free of charge												
Through mBanking Business	Free of charge												
On original banking form	<u>0.216%. min. HUF 781</u>												
Not on original banking form ⁽⁷⁾	<u>0.216%. min. HUF 2408</u>												
HUF transfer commission (debited to an extra-bank HUF payment account, domestic)													
Through Electronic Banking ⁽⁶⁾	Free of charge												
Through mBanking Business	Free of charge												
On original banking form	<u>0.216%. min. HUF 781</u>												
Not on original banking form ⁽⁷⁾	<u>0.216%. min. HUF 2408</u>												
EFER transfers	<u>1.128%. min. HUF 600</u>												
Cash desk transactions													
HUF payment from HUF account	<u>0.902%. min. HUF 1015</u>												
Other fees													
Package change fee ⁽⁸⁾	<u>HUF 5185</u>												
Postage fee ⁽⁹⁾	Sending 1 account statement per month is free of charge												
Sight interest rate	HUF payment account: 0.0001% p.a. EBKM (Unified Deposit Interest Rate): 0.0001% p.a.												

Bookkeeping fee per line	
Account management fee in the case of cash transactions falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ⁽¹⁰⁾	<u>HUF 20 082</u> / 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. ⁽¹¹⁾)
Account management fee in the case of cash transactions ⁽¹²⁾ falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ⁽¹⁰⁾	<u>HUF 920 082</u> / 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. ⁽¹¹⁾)

Initiated from Flexi Business account package⁽¹³⁾	
- foreign currency transfers within the EEA for EUR and SEPA transfers (within the bank)	
Through Electronic Banking ⁽⁶⁾	Free of charge
Through mBanking Business	Free of charge
On original banking form	<u>0.162%, min. EUR 1.75</u>
Not on original banking form ⁽⁷⁾	<u>0.162%, min. EUR 5.42</u>
- foreign currency transfers within the EEA for EUR and SEPA transfers (outside the bank)	
Through Electronic Banking ⁽⁶⁾	Free of charge
Through mBanking Business	Free of charge
On original banking form	<u>0.176%, min. EUR 1.75</u>
Not on original banking form ⁽⁷⁾	<u>0.176%, min. EUR 5.42</u>

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

- a) Intra-bank HUF transfers via electronic banking (not including transfers between own accounts)
- b) Intra-bank HUF transfer on original banking form (not including transfers between own accounts)
- c) HUF transfer outside of the Bank through electronic banking
- d) HUF transfer outside of the Bank on original banking form
- e) FX transfer outside of the Bank from a HUF account through electronic banking
- f) FX transfer outside of the Bank from a HUF account on original banking form
- g) Intra-bank FX transfers from a HUF bank account using electronic banking (not including transfers between own accounts)
- h) Intra-bank FX transfer outside from a HUF account on original banking form (not including transfers between own accounts)
- i) Postal payment voucher
- j) Direct debit transactions
- k) Group transfers (intra-bank and extra-bank)

(1) -

(2) If the extent of the debit transactions generated on the HUF bank account in the given calendar month has reached any of the specified levels, the Bank shall credit the relevant fee discount in one amount within 7 banking days after the end of the given calendar month.

(3) The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.

(4) The Bank waives the service fee for SpectraNet Light on a promotional basis**.

(5) The Bank waives 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.

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

(7) Or with exceptional processing.

(8) 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/account maintenance fee, the Bank waives the package switching fee on a promotional basis**.



**» LIST OF CONDITIONS OF SMALL BUSINESS
HUF ACCOUNT PACKAGES –
FOR SMALL BUSINESS CUSTOMERS (FLEXI BUSINESS)**



- 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 (g) 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'.
- (10) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (11) 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.
- (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 as set out in the currently effective document entitled 'List of Conditions for Small Business Customers'.
- (13) 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.
- (14) The Bank waives 100% of the MasterCard Business bank card Issuer Fee on a promotional basis**. This promotion applies for 1 bank card per account package exclusively.
- (15) The bank issues a maximum of 1 discounted VISA Business debit card or MasterCard Business debit card per account package.

The terms detailed above reflect the current conditions. We would like to draw your attention to the fact that our bank reserves the right to change prices and interest rates in the event of market changes. The Bank shall, in particular, exercise its right to amend the contract as set out in the Corporate and Local Government General Business Conditions unilaterally if the monthly turnover exceeds the 5th turnover band limit by 20% for 3 consecutive months.

*Small business HUF account package services according to the Current 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.

** The promotion is effective until 31.08.2025.

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.

