



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



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 Gold HUF account package

From 31.07.2019, the bank does not sell the Exkluzív Gold 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 following conditions apply to UniCredit small business customers with annual net sales revenues of HUF 400-700 million and UniCredit small business customers* with an annual net sales revenues of HUF 400-700 million performing specialised professional activities.**

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 Gold
Account opening fee (/one-off/account)	HUF ⁽¹⁾ 2 000
Monthly account package management fee (/month/account package) ⁽²⁾	HUF <u>20 223</u>
The monthly account management fee for the payment account included in the account package ⁽³⁾	HUF <u>1 249</u>
Electronic ⁽⁴⁾ HUF transfer ⁽⁵⁾ included in the account package free of commission	The first 8 each month
Free electronic channel included in the account package ⁽⁶⁾	Phone Banking
Preferential bank card included in account package ^{(7) (16)}	Corporate Maestro international bankcard From 1 March 2021, not on sale
Preferential bank card included in account package ^{(7) (16)}	MasterCard Business or Visa Business bank card, MasterCard Business Gold or Visa Business Gold bank card From 1 March 2021, not on sale
Preferential bank card included in account package ^{(15) (16)}	MasterCard Business bankcard MasterCard Business Gold 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⁾	<i>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. ⁽⁹⁾)</i>
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⁾)



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	Basic fee	Fee discount I.	Fee discount II.	Fee discount III.	Fee discount IV.
Minimum debit account turnover (HUF)	-	30 000 000 HUF	40 000 000 HUF	50 000 000 HUF	60 000 000 HUF
Discount rate (%)	-	5%	10%	15%	20%
HUF transfer commission (charged to HUF payment account within the bank)					
Through Electronic Banking ⁽⁴⁾	0.154% min. HUF 271	0.146% min. HUF 257	0.136% min. HUF 243	0.129% min. HUF 229	0.121% min. HUF 216
Through mBanking Business	0.154% min. HUF 271	0.146% min. HUF 257	0.136% min. HUF 243	0.129% min. HUF 229	0.121% min. HUF 216
On original banking form	0.347% min. HUF 545	0.328% min. HUF 517	0.312% min. HUF 490	0.293% min. HUF 464	0.275% min. HUF 427
Not on original banking form ⁽¹¹⁾	0.347% min. HUF 1467	-	-	-	-

HUF transfer commission (charged to HUF payment account outside the bank)					
Through Electronic Banking ⁽⁴⁾	0.206% min. HUF 271	0.195% min. HUF 257	0.185% min. HUF 243	0.175% min. HUF 229	0.164% min. HUF 216
Through mBanking Business	0.206% min. HUF 271	0.195% min. HUF 257	0.185% min. HUF 243	0.175% min. HUF 229	0.164% min. HUF 216
On original banking form	0.511% min. HUF 712	0.485% min. HUF 676	0.459% min. HUF 639	0.433% min. HUF 604	0.407% min. HUF 569
Not on original banking form ⁽¹¹⁾	0.511% min. HUF 1467	-	-	-	-
EFER transfers	0.233% min. HUF 642	-	-	-	-

FX transfer fee (extra-bank to the debit of HUF account)					
Through Electronic Banking ⁽⁴⁾	0.182% min. EUR 18.29	0.174% min. EUR 17.06	0.163% min. EUR 17.06	0.155% min. EUR 15.84	0.146% min. EUR 14.63
Through mBanking Business	0.182% min. EUR 18.29	0.174% min. EUR 17.06	0.163% min. EUR 17.06	0.155% min. EUR 15.84	0.146% min. EUR 14.63
On original banking form	0.212% min. EUR 24.39	0.202% min. EUR 23.16	0.191% min. EUR 21.94	0.181% min. EUR 20.72	0.17% min. EUR 19.5

Cash desk transactions					
HUF payment to HUF account (payment of up to a thousand HUF banknotes) ⁽¹²⁾	0.09% min. HUF 458	0.083% min. HUF 434	0.079% min. HUF 411	0.074% min. HUF 388	0.071% min. HUF 366
HUF payment from HUF account	0.511% min. HUF 640	0.485% min. HUF 609	0.459% min. HUF 577	0.433% min. HUF 544	0.407% min. HUF 513

Other fees					
Package change fee ⁽¹³⁾	HUF 5 185				
Postage fee ⁽¹⁴⁾	Sending 1 account statement per month is free of charge				
Fee for statements held at the branch	HUF 311 / bank statement				
Sight interest rate	HUF payment account: 0.0001% p.a. EBKM (Unified Deposit Interest Rate): 0.0001% p.a.				



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

- (a) HUF transfer within the Bank through electronic banking
- (b) HUF transfer within the Bank on original banking form
- (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) HUF payment into a HUF account at the cash desk
- (h) 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:

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

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 from the given item.

Assistance service:

The Exkluzív Gold 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.

• Health assistance:

- medical consultation service by phone once a month
- assistance and consultation on medicines once a month.
- information and physicians and pharmacies on duty
- contact information of health institutions in Hungary and within the European Union

**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 http://www.unicreditbank.hu//hu/popupeditpages/kkv/napipenzugyek/szamlacsomagok/exkluziv_gold_forint_szamlacsomag.html.

- (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. As a special offer***, the Bank will not charge the minimum amount indicated above.
- (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 the transfer commission for the above-mentioned number of domestic HUF transfers ("ad hoc" and "standing" transfers) to and from a HUF payment account, within or outside the Bank, 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.



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- (7) The Bank waives charging the Issuer Fee for the first Corporate Maestro debit card applied for; or 50% of the Issuer Fee for Mastercard Business or Visa Business, or Mastercard Business Gold or Visa Business Gold, 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 Bank waives 50% of the MasterCard Business Card Issuer Fee for the first MasterCard Business debit card applied for; or 50% of the MasterCard Business Gold Issuer Fee for the first MasterCard Business debit card applied for on a promotional basis^{***}. This promotion applies for 1 bankcard by account package exclusively.
- (16) The bank issues a maximum of 1 discounted Corporate Maestro international debit card or MasterCard Business debit card or MasterCard Business Gold or Visa Business or Visa Business Gold per account package.

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

** The clientele defined in the document titled "List of Conditions for Small Business Customers" qualify as small business customers at our Bank.

*** The promotion is effective until 31.08.2025.

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

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 the integral appendix of the General Terms and Conditions. The currently valid documents titled "List of conditions for small enterprises", "List of conditions for electronic services for small enterprises" and "List of conditions for deposit cards for small enterprises" 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.

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.