



## FX account and FX account package for small businesses List of Conditions for small business customers



Effective date 03.01.2025, valid until the date when the next List of Conditions enters into force.

Date of publication: 13.02.2025.

### FX Start account package, FX Active (Aktív) account package FX account for small businesses and FX account package for small businesses for small business customers

The following conditions are applicable for UniCredit small business customers\* with annual sales revenues between HUF 0 and 400 million.

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 does not sell the FX Start account package as of 01.03.2021.

FX Start account package		
Account opening fee (/one-off/account) <sup>(1)</sup>		HUF 4000
Monthly account package management fee (/month/account package) <sup>(2)</sup>		<u>HUF 2538</u>
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>		<u>HUF 975</u>
Free electronic channel included in the account package <sup>(4)</sup>		Phone Banking
Preferential bank card included in the account package <sup>(5)(17)</sup>		Corporate Maestro international bankcard From 1 March 2021, not on sale
Preferential bank card included in the account package <sup>(16)(17)</sup>		MasterCard Business bankcard from 1 March 2021
Account management fee for non-cash transactions subject to the Pti. (Financial Transaction Levy Act) and laws regulating auxiliary transactional tax <sup>(6)</sup>		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. <sup>(7)</sup> )
Account management fee for cash transactions <sup>(8)</sup> covered by the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax <sup>(6)</sup>		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. <sup>(7)</sup> )
Settlement credited to the FX account (including the incoming SEPA transfers also) in the FX of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<u>0,06%. min. EUR 7,31 max. EUR 60,975</u> or the equivalent in another currency
Settlement credited to the FX account (including the incoming SEPA transfers as well) in an FX different than that of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<u>0,06%. min. EUR 7,31 max. EUR 60,97</u> or the equivalent in another currency
<i>For FX transfer/intra-EEA transaction in a currency other than EUR and for a non-EEA transaction in any currency <sup>(15)</sup></i>		
Intra-bank FX transfer using Electronic Banking <sup>(9)</sup>		<u>0,148%. min. EUR 12,55</u>
Intra-bank FX transfer using mBanking Business		<u>0,148%. min. EUR 12,55</u>
Extra-bank FX transfer using Electronic Banking <sup>(9)</sup>		<u>0,163%. min. EUR 15,34</u>
Extra-bank FX transfer using mBanking Business		<u>0,163%. min. EUR 15,34</u>
Extra-bank SEPA transfer using Electronic Banking <sup>(9)</sup>		<u>0,163%. min. EUR 15,34</u>
Extra-bank SEPA transfer using mBanking Business		<u>0,163%. min. EUR 15,34</u>





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<i>FX transfer / EUR and SEPA transfers within the EEA <sup>(15)</sup></i>	
FX transfer/intra-bank SEPA transfer using Electronic Banking <sup>(9)</sup>	<a href="#">0.131% min. EUR 0.87</a>
FX transfer/intra-bank SEPA transfer using mBanking Business	<a href="#">0.131% min. EUR 0.87</a>
FX transfer/extra-bank SEPA transfer using Electronic Banking <sup>(9)</sup>	<a href="#">0.163% min. EUR 0.87</a>
FX transfer/extra-bank SEPA transfer using mBanking Business	<a href="#">0.163% min. EUR 0.87</a>
<i>Cash desk</i>	
Cash payment in the same currency as the currency of the account	<a href="#">1.119% min. HUF 1493</a>
Cash deposit in the same currency as the currency of the account	<a href="#">0.866% min. HUF 895</a>

<b>FX Active (Aktív) account package</b>		
Account opening fee (/one-off/account)	HUF 0	
Monthly account package management fee (/month/account package) <sup>(2)</sup>	<a href="#">HUF 5825</a>	
Monthly management fee for a payment account included in an account package <sup>(3)</sup>	<a href="#">HUF 1255</a>	
Free electronic channel included in the account package <sup>(4)</sup>	Phone Banking	
Preferential bank card included in the account package <sup>(10)(17)</sup>	Corporate Maestro international, MasterCard Business, Visa Business bank cards Corporate Maestro international and Visa Business bank cards are not for sale 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 <sup>(6)</sup>	<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.<sup>(7)</sup>)</i>	
Account management fee in the case of cash transactions <sup>(8)</sup> falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax <sup>(6)</sup>	<i>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.<sup>(7)</sup>)</i>	
Settlement credited to the FX account (including the incoming SEPA transfers also) in the FX of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<a href="#">EUR 3.65 / item</a> or the equivalent in another currency
Settlement credited to the FX account (including the incoming SEPA transfers as well) in an FX different than that of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<a href="#">EUR 3.65 / item</a> or the equivalent in another currency
<i>For FX transfer/intra-EEA transaction in a currency other than EUR and for a non-EEA transaction in any currency <sup>(15)</sup></i>		
Intra-bank FX transfer using Electronic Banking <sup>(9)</sup>	<a href="#">EUR 5.92 / item</a>	
Intra-bank FX transfer using mBanking Business	<a href="#">EUR 5.92 / item</a>	
Extra-bank FX transfer using Electronic Banking <sup>(9)</sup>	<a href="#">EUR 7.45 / item</a>	
Extra-bank FX transfer using mBanking Business	<a href="#">EUR 7.45 / item</a>	
Extra-bank SEPA transfer	<a href="#">EUR 7.45 / item</a>	





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<i>For FX transfer / EUR and SEPA transfers within the EEA <sup>(15)</sup></i>	
FX transfer/intra-bank SEPA transfer using Electronic Banking <sup>(9)</sup>	<a href="#">0.131%, min. EUR 0.87, max. EUR 5.92</a>
FX transfer/intra-bank SEPA transfer using mBanking Business	<a href="#">0.131%, min. EUR 0.87, max. EUR 5.92</a>
FX transfer/extra-bank SEPA transfer using Electronic Banking <sup>(9)</sup>	<a href="#">0.174%, min. EUR 0.87, max. EUR 7.45</a>
FX transfer/extra-bank SEPA transfer using mBanking Business	<a href="#">0.174%, min. EUR 0.87, max. EUR 7.45</a>
<i>Cash desk</i>	
Cash payment in the same currency as the currency of the account	<a href="#">0.866%, min. HUF 1269</a>
Cash deposit in the same currency as the currency of the account	<a href="#">0.866%, min. HUF 895</a>

From 01.06.2015, the Bank does not sell the following accounts:

<b>FX account for small businesses **</b>	
Account opening fee (/one-off/account) <sup>(1)</sup>	HUF 4000
Monthly management fee for the account (/month/account) <sup>(2)</sup>	<a href="#">HUF 4331</a>
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 <sup>(6)</sup>	<a href="#">HUF 20 034</a> / booking entry (the Bank charges a special rate*** of <a href="#">HUF 34</a> + 0,45% , but a maximum of <a href="#">HUF 20 034</a> 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 <a href="#">HUF 40 034</a> for transfers with conversation, except for card payment transactions, where the Bank charges <a href="#">HUF 834</a> for the first transaction of each calendar year and <a href="#">HUF 34</a> for subsequent transactions. <sup>(7)</sup> )
Account management fee in the case of cash transactions <sup>(8)</sup> falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax <sup>(6)</sup>	<a href="#">HUF 920 034</a> / booking entry (the Bank charges a special rate*** of <a href="#">HUF 34</a> + 0,9%, but a maximum of <a href="#">HUF 900 034</a> per entry in the same currency and 1,35% maximum <a href="#">HUF 920 034</a> for transfers with conversation. <sup>(7)</sup> )
Account management fee in the case of other transactions	<a href="#">HUF 34 / bookkeeping entry</a>

<b>FX account package for small enterprises</b>	
Account opening fee (/one-off/account) <sup>(1)</sup>	HUF 4000
Monthly account package management fee (/month/account package) <sup>(2)</sup>	<a href="#">HUF 5825</a>
Monthly management fee for a payment account included in an account package <sup>(3)</sup>	<a href="#">HUF 2093 (the management fee for 1 EUR/USD/CHF foreign currency account)</a>
Free electronic channel included in the account package <sup>(4)</sup>	Phone Banking
Bank card included in the account package <sup>(12)(17)</sup>	Corporate Maestro international, MasterCard Business, Visa Business bank cards Corporate Maestro international and Visa Business bank cards are not for sale 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 <sup>(6)</sup>	<a href="#">HUF 20 034</a> / booking entry (the Bank charges a special rate*** of <a href="#">HUF 34</a> + 0,45% , but a maximum of <a href="#">HUF 20 034</a> 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 <a href="#">HUF 40 034</a> for transfers with conversation, except for card payment transactions, where the Bank charges <a href="#">HUF 834</a> for the first transaction of each calendar year and <a href="#">HUF 34</a> for subsequent transactions. <sup>(7)</sup> )
Account management fee in the case of cash transactions <sup>(8)</sup> falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax <sup>(6)</sup>	<a href="#">HUF 920 034</a> / booking entry (the Bank charges a special rate*** of <a href="#">HUF 34</a> + 0,9%, but a maximum of <a href="#">HUF 900 034</a> per entry in the same currency and 1,35% maximum <a href="#">HUF 920 034</a> for transfers with conversation. <sup>(7)</sup> )





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Account management fee in the case of other transactions		<u>34 Ft / bookkeeping entry</u>
Settlement credited to the FX account (including the incoming SEPA transfers also) in the FX of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<u>0.06%, min. EUR 6.09 max. EUR 60.97</u> or the equivalent in another currency
Settlement credited to the FX account (including the incoming SEPA transfers as well) in an FX different than that of the receipt	For transactions from the EEA, in EUR	Free of charge
	Other cases	<u>0.06%, min. EUR 6.09 max. EUR 60.97</u> or the equivalent in another currency
<i>For FX transfer/intra-EEA transaction in a currency other than EUR and for a non-EEA transaction in any currency <sup>(15)</sup></i>		
Within the UniCredit group extra-bank SEPA transfer using Electronic Banking <sup>(9) (13)</sup>		<u>0.148%, min. EUR 12.55 max. EUR 20.93</u>
Within the UniCredit group extra-bank SEPA transfer using mBanking Business <sup>(13)</sup>		<u>0.148%, min. EUR 12.55 max. EUR 20.93</u>
Within the UniCredit group extra-bank FX transfer using Electronic Banking <sup>(9) (13)</sup>		<u>0.148%, min. EUR 12.55</u>
Within the UniCredit group extra-bank FX transfer using mBanking Business <sup>(13)</sup>		<u>0.148%, min. EUR 12.55</u>
<i>For FX transfer / EUR and SEPA transfers within the EEA <sup>(15)</sup></i>		
Within the UniCredit group extra-bank SEPA transfer using Electronic Banking <sup>(9) (13)</sup>		<u>0.148%, min. EUR 0.87 max. EUR 20.93</u>
Within the UniCredit group extra-bank SEPA transfer using mBanking Business <sup>(13)</sup>		<u>0.148%, min. EUR 0.87 max. EUR 20.93</u>
Within the UniCredit group extra-bank FX transfer using Electronic Banking <sup>(9) (13)</sup>		<u>0.148%, min. EUR 12.55</u>
Within the UniCredit group extra-bank FX transfer using mBanking Business <sup>(13)</sup>		<u>0.148%, min. EUR 12.55</u>
<b>Other fees</b>		
Fee for switching from a FX account to a package and between packages <sup>(14)</sup>		<u>HUF 5185</u>

<sup>1</sup> The account opening fee is payable once per account, when the account is opened, with the fee debited from the account.

<sup>2</sup> 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.

<sup>3</sup>

The Bank waives the difference between the standard monthly management fee for 1 payment account included in the FX 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\*\*\*.

<sup>4</sup> The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.

<sup>5</sup> The Bank waives the Issuer Fee for the first Corporate Maestro bankcard applied for on a promotional basis\*\*\*.

<sup>6</sup> Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup>

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





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- <sup>10</sup> The Bank waives the Issuer Fee for the first Corporate Maestro or MasterCard Business Silver or Visa Business Silver bank card applied for on a promotional basis<sup>\*\*\*</sup>. This promotion applies for 1 bankcard by account package exclusively. Corporate Maestro international and Visa Business bank cards are not for sale from 1 March 2021.
- <sup>11</sup> -
- <sup>12</sup> The Bank waives the Issuer Fee for the first Corporate Maestro or MasterCard Business Silver or Visa Business Silver bank card applied for on a promotional basis<sup>\*\*\*</sup>. This promotion applies for 1 bankcard by account package exclusively. Corporate Maestro international and Visa Business bank cards are not for sale from 1 March 2021.
- <sup>13</sup> An FX transfer is an exception where the fee for the transfer is borne by the beneficiary (BEN cost centre). The fee for the transfer specified with a BEN cost centre is identical to the fee as per the "Not on original banking form" or "with exceptional processing" in the case of each FX transaction.
- <sup>14</sup> In the case of switching between FX account packages, the pricing of the new account package will only apply from the first day of the following month. The Bank waives the transfer fee between the account packages on a promotional basis<sup>\*\*\*</sup> (except in the case of switching from the FX Active (Aktív) account package to the FX Start account package).
- <sup>15</sup> 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.
- <sup>16</sup> The Bank waives the issuer fee for the MasterCard Business bankcard on a promotional basis<sup>\*\*\*</sup>. This fee waiver applies exclusively to 1 bankcard per account package.
- <sup>17</sup> The bank will issue a maximum of 1 discounted Corporate Maestro international debit card or MasterCard Business debit card or VISA Business debit card per account package.

\* Small business foreign currency account services under this List of Conditions are available to small business customers. Our Bank defines a small business customer as the customer base specified in the "List of Conditions for Small Business Customers".

\*\* The sale of the Small Business FX account has been discontinued; opening an account is only possible if you choose the discount element linked to the A la carte and A la carte Plus account packages.

\*\*\* 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.

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.

