

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

Date of publication: 13.02.2025.

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.

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General terms and conditions

1. Our Bank considers every private entrepreneur and business and other organisation that has a maximum of HUF 400 million annual net sales revenues and a maximum of EUR 1 million (or HUF 250 million) obligation towards a Bank or is applying for such, which does not belong to an international company group or to a domestic company group, where the members have over HUF 400 million cumulative annual net sales revenues, which is not a municipality or a company owned by a municipality, nor is a financial or investment service provider, a pension fund or an insurance company, nor is a university, hospital or medical institute, to be a small business customer.
2. The rates in this List of Conditions apply to non-small business account packages (see 'List of Conditions for small business HUF account packages - for small business customers (Origo, Fix card, A la carte, A la carte Plus)', 'List of conditions for small business HUF account packages - for small business customers (Exclusive Gold)', 'List of Conditions for small business HUF account packages - for small business customers (Exclusive Silver)', 'List of Conditions for small business HUF account packages - for small business customers (Exclusive Bronze)', the 'List of Conditions for small business HUF account packages for small business customers (Basic, Comfort)', the 'List of Conditions for small business HUF account packages for small business customers (Standard, Electronic, Mini-max)'), the 'List of Conditions for small business FX account and FX account packages - for small business customers', as well as for non-professional account packages (see the Lists of Conditions for Audit, Non-profit, Paragraph, Pharmacy, Praxis, Studio and Condominium account packages) and where the separate lists of conditions for these small business and professional account packages do not specify different charges.
3. The "List of conditions for Electronic Services for Small Business Customers" applies to our electronic services, the " List of Conditions for Debit Cards for Small Business Customers" applies to our debit cards and the "List of Conditions for Credit Cards for Small Business Customers" applies to our credit cards. The order of performance of individual orders is set out in the document " Announcement on the order of performance of orders ". These documents form part of this List of Conditions.
4. 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.
5. The Bank shall consider any agreement other than this List of Conditions as an individual offer, valid until the expiry of the offer indicated in Note (5).
6. The Bank shall debit the Customer's payment or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, and with the fees charged for HUF transfers from a FX account and FX or international transfers at the same time as the performance of the order. The fees and the pro rata share of the deposit, as set out in the schedule of conditions for Securities operations, are payable quarterly or upon termination of the contract. Other fees, commissions and charges that may arise from time to time shall be debited by the Bank to the Customer's payment or customer account as they are incurred, in the case of commitments in advance for the entire period.
7. In addition to the commission rates listed in this List of Conditions, the Customer shall be charged for the Bank's cash expenses, such as postal forwarding, courier services, telegrams, telephone, fax, any fees and any other cash expenses, as well as commissions and costs charged by partner banks involved in the fulfillment of the order. Details of the postal tariff are set out in Annex 1, which forms an integral part of this List of Conditions.
8. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number, either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51). If the Bank's charges for documentary transactions are borne by the Customer's foreign counterparty, the Bank's "Standard Terms and Conditions for Foreign Correspondent Banks" shall apply.
9. Unless otherwise provided, the Bank shall keep the acceptances submitted within the framework of the transactions under sections IV/1 and 3e of the List of Conditions and the bills of exchange accepted on the basis of such acceptances until maturity at the mandated counterparty bank.
10. The Bank shall collect the fees and charges payable in connection with the Documentary Transactions by debiting the Customer's HUF payment account with the Bank, irrespective of the currency of the fee or charge payable. If the Customer does not have a payment account with the Bank in HUF, the Bank shall debit the Customer's payment account in any other currency on the due date with the amount of the fee and/or charge due, calculated on the basis of the cross rate of exchange between the currency in which the account is maintained and the currency in which the fee or charge due is denominated, as applicable at the Bank on the due date. If the Bank maintains several different payment accounts denominated in currencies other than HUF for the Customer, the Bank shall be entitled to choose the payment account(s) to be debited with charges and fees at its sole discretion, unless the Customer instructs otherwise.
11. The minimum amount of HUF and FX deposits that can be placed with the bank (minimum period of deposit: 1 week):



For HUF and FX sight deposits	0
Term deposit:	
Currency	Amount
HUF	500 000
USD	10 000
GBP	6 000
CHF	12 000
EUR	10 000

12. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
13. Based on the amendment of 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 (hereinafter: the Regulation), which will enter into force on 15 December 2019, UniCredit Bank Zrt. will charge the same fees for cross-border payments in EUR and within the European Economic Area (EEA) as for payments of the same value and in HUF. In line with this
- UniCredit Bank Hungary Zrt. will adjust the fixed fee in EUR specified in this List of Conditions to the HUF exchange rate using www.unicreditbank.hu as the reference exchange rate (hereinafter reference exchange rate), using its own EUR/HUF mid-market exchange rate in effect on 30 November 2020. Thereafter, the reference exchange rate will be adjusted annually, taking into account the reference exchange rate on the last bank business day of November, 15 days after the date of publication,
 - for the A la Carte, Exclusive Silver, Flexi Business and Electronic Account packages, the intra-EEA SEPA credit transfer fees and EUR FX transfer fees within the EEA are reflected in their respective List of Conditions, for all other HUF bank accounts the fees set out in this List of Conditions apply.
 - for EUR credits from within the EEA, the fees set out in this List of Conditions apply to all HUF account packages for small business customers.

* The European Union and the states parties to the Agreement on the European Economic Area.

I. Fees related to account management

HUF and FX account management	
Online electronic company statement request fee	For each electronic statement request, the customer must pay the Bank the same amount as the amount the Bank must pay to the service provider for the electronic service.
Account management fee (for all account openings initiated by customers)	HUF 5185 / account
Invoicing fee	HUF 5185 account (in the case of account closure within six months)*
Monthly management fee (the monthly management fee will be charged for each month started)	HUF 12052 / month / account
Opening a cash account ledger	HUF 8296/ account
Post box (1 key) more keys	Free of charge, full compensation in the event of damage
Postage fee - For each completed bank statement, several statements may be sent in one envelope) - For other postal items sent to the Customer	According to the current postal tariff. Details of the postal tariff are set out in Annex 1.
Fee for statements held at the branch	50% of the currently effective postal tariff. Details of the postal tariff are set out in Annex 1.
Coverage verification (based on pledging)	0.103%. min. HUF 2281 / month
Escrow charges / Custody of collateral deposit	0.154%. min. HUF 3134
Deposit related document check fee	1.037%. min. HUF 5185
Certificate fees relating to account management (e.g. transfer order, account management, account balance; copy of SWIFT message)	0.01% of the amount indicated on the statement, min. HUF 1140 / item**
Subsequent document dispatch fee, retrospective retrieval of supporting documents (e.g. retrospective extract replacement)	Amount or total turnover shown on the document min. HUF 622 + VAT / document**
Forwarding HUF bill of exchange for collection	0.01%. min. HUF 4148 depending on delivery distance**

* If the Account Holder is a consumer or a micro business, the Account Holder may terminate the Framework Contract without any fees, costs or other payment obligations in the event of termination of a Framework Contract that has been in force for more than six months.

** The Bank will not charge the portion above the minimum fee on a promotional basis ⁽⁵⁾.





II. Payment turnover

Credits	
A) In HUF	
1. Settlement for HUF accounts	Free of charge
2. Settlement for FX accounts	<u>0,06%, min. EUR 12,19 ,max. EUR 60,97</u> or the equivalent in another currency
3. Collection order, administrative transfer, initiation of a court order	
Electronically without attached documents	<u>0,011%, min. HUF 365 / item*</u>
On paper without attached documents	<u>0,017%, min. HUF 365 / item*</u>
With attached documents	<u>0,036%, min. HUF 3048 / item*</u>
4. Launching group collection	
Extra-bank	<u>0,072%, min. HUF 50 / item*</u>
Intra-bank	<u>0,043%, min. HUF 23 / item*</u>
5. Crediting group collections	
Extra-bank	<u>0,185%, min. HUF 50 / item*</u>
Intra-bank	<u>0,141%, min. HUF 23 / item*</u>
6. Postal cash transfer order	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + <u>0,011%, min. HUF 181 / credit entry / accounting line*</u> Details of the postal tariff are set out in Annex 1.
7. Postal cheque production fee	HUF 23 / item
8. Control account service	
Service activation fee	based on an individual agreement
Settlement fee	
B) <i>In FX - in currencies other than EUR for transactions from within the EEA and in any currency for transactions from outside the EEA</i>	
1. Settlement for HUF accounts (also including the incoming SEPA transfers)	<u>0,06%, min. EUR 11 ,max. EUR 60</u> or the equivalent in another currency
2. Settlement for FX accounts (also including the incoming SEPA transfers)	
In the currency of receipt	<u>0,06%, min. EUR 11 ,max. EUR 60</u>
In a currency other than the currency of receipt	or the equivalent in another currency
C) <i>In FX - for transactions from within the EEA, in EUR</i>	
1. Settlement for HUF accounts	Free of charge
2. Settlement for FX accounts	
In the currency of receipt	Free of charge
In a currency other than the currency of receipt	
Crediting of foreign currency amounts with individual notification, for separate order	<u>HUF 20486 / month</u>
Debit items	
A) In HUF	
Fulfilment	
1. Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	<u>0,199%, min. HUF 334</u>
Through mBanking Business	<u>0,199%, min. HUF 334</u>
On original bank form	<u>0,233%, min. HUF 839</u>
Not on original banking forms or with exceptional processing***	<u>0,233%, min. HUF 2588</u>
Intra-bank transfer commission	
Through Electronic Banking**	<u>0,149%, min. HUF 334</u>
Through mBanking Business	<u>0,149%, min. HUF 334</u>





On original banking form	0,199%, min. HUF 831
Not on original banking forms or with exceptional processing***	0,199%, min. HUF 2588
VIBER transfers	0,609%, min. HUF 12195 max. HUF 121951
EFER transfer****	1,22%, min. HUF 642
2. Transfer between own accounts	Free of charge
3. Postal payment voucher	
In the case of paper-based orders	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + 0,031%, min. HUF 65 / transferred item* Details of the postal tariff are set out in Annex 1.
In the case of electronic banking	Fee according to the applicable tariff of Magyar Posta (Hungarian Post) + 0,01%, min. HUF 65 / transferred item* Details of the postal tariff are set out in Annex 1.
4. Debiting group transfers	
Extra-bank	0,171%, min. HUF 156 / item
Intra-bank	0,126%, min. HUF 77 / item
5. Direct debit transactions	0,152%, min. HUF 255 / item
6. Collection order, administrative transfer, execution of a court order	
In the case of orders submitted on paper	the same as the fee for an intra-bank or extra-bank transfer made using a non-original form as set out in section A)
In the case of orders arriving electronically	the same fee as for an intra-bank or an extra-bank transfer submitted electronically as set out in this section A)
7. Fees relating to payment requests*	
Submission of a payment request addressed as a Beneficiary	
To a bankto-bank payer	HUF 103 / item**
To an inbank payer	HUF 51 / item**
Crediting a transaction in response to a payment request	
From a bankto-bank payer	0,155%, min. HUF 51 / item
From an inbank payer	0,124%, min. HUF 36 / item
Submission of an instant transfer order (by the payer) with the approval of a payment request	
For an in-bank beneficiary	the same fee as for an intra-bank FX transfer submitted electronically
For a bank-tobank beneficiary	the same fee as for an extra-bank FX transfer submitted electronically
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage	HUF 518 / account**
8. Fees for instant transfer orders initiated via a unified data entry solution	
Instant transfer initiated via QR code	The same as the fee for an electronically submitted external and internal bank transfer
Instant transfer initiated via Deeplink	The same as the fee for an electronically submitted external and internal bank transfer
Instant transfer initiated via NFC	The same as the fee for an electronically submitted external and internal bank transfer
*In relation to retail bank account management, UniCredit Bank Hungary Zrt. (hereinafter Bank) provides a Request to Pay Service defined in MNB Decree 35/2017 (14 December) to its Customers from 06.03.2024 under the terms and conditions laid down in the General Terms and Conditions in exchange for fees stated in this Announcement forming an inseparable part of all Lists of Conditions applicable to all retail bank account management.	
**The Bank waives the fee on a promotional basis. The promotion is valid until 31.08.2025.	
B)	In FX - in a currency other than EUR for an intra-EEA transaction and in any currency for a transaction outside the EEA ⁴





Fulfilment	
Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	<u>0,195%, min. EUR 19,5</u>
Through mBanking Business	<u>0,195%, min. EUR 19,5</u>
On original bank form	<u>0,227%, min. EUR 25,6</u>
Not on original banking forms or with exceptional processing***	<u>0,227%, min. EUR 58,52</u>
Intra-bank transfer commission	
Through Electronic Banking**	<u>0,129%, min. EUR 13,4</u>
Through mBanking Business	<u>0,129%, min. EUR 13,4</u>
On original bank form	<u>0,162%, min. EUR 19,5</u>
Not on original banking forms or with exceptional processing***	<u>0,162%, min. EUR 45,11</u>
SEPA transfer outside the EEA through Electronic Banking**	
If the amount of the transfer is EUR 50,000 or less: - extra-bank	<u>0,121%, min. EUR 18,29</u>
If the amount of the transfer is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically as specified in this section B)
Urgent FX transfers and urgent currency conversions between own accounts via Spectra, Spectra Light, SpectraNet Internet Banking and Multicash (for HUF, EUR and USD)	<u>0,426%, min. EUR 60,97</u>
SEPA transfer outside the EEA through mBanking Business	
If the amount of the transfer is EUR 50,000 or less: - extra-bank	<u>0,121%, min. EUR 18,29</u>
If the amount of the transfer is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically as specified in this section B)
C) <i>In FX - for EUR and SEPA transfers within the EEA⁴</i>	
Fulfilment	
Debits from HUF and FX accounts	
Extra-bank transfer commission	
Through Electronic Banking**	<u>0,091%, min. EUR 0,36</u>
Through mBanking Business	<u>0,091%, min. EUR 0,36</u>
On original bank form	<u>0,183%, min. EUR 1,08</u>
Not on original banking forms or with exceptional processing***	<u>0,183%, min. EUR 3,16</u>
Intra-bank transfer commission	
Through Electronic Banking**	<u>0,06%, min. EUR 0,23</u>
Through mBanking Business	<u>0,06%, min. EUR 0,23</u>
On original bank form	<u>0,157%, min. EUR 0,48</u>
Not on original banking forms or with exceptional processing***	<u>0,157%, min. EUR 3,16</u>
Urgent FX transfers and urgent currency conversions between own accounts via Spectra, Spectra Light, SpectraNet Internet Banking and Mobile Banking and Multicash (for HUF, EUR and USD)	<u>0,426%, min. EUR 36,54 max. EUR 365,44</u>
Performance of FX collection	
In the case of orders submitted on paper	<u>0,212%, min. EUR 48,78</u>
For orders submitted on paper (if the beneficiary is also a UniCredit Bank customer)	<u>0,152%, min. EUR 36,58</u>
SEPA collection through Electronic Banking**	
If the amount is EUR 50,000 or less:	
- extra-bank	<u>0,121%, min. EUR 18,29</u>
- intra-bank	<u>0,06%, min. EUR 12,19</u>





If the amount is more than EUR 50,000:	the same fee as for an intra-bank or an extra-bank FX transfer submitted electronically under (section B)
Currency transfers between own accounts	Free of charge
Other	
Bookkeeping fee per line payable on a small business current account and any other current account not included in a special, separately priced account package:	
a. For non-cash transactions covered by the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ¹	<u>HUF 20 082</u> / booking entry (the Bank charges <u>HUF 51</u> + 0,45%, but a maximum of <u>HUF 20 051</u> 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 <u>HUF 40 051</u> for transfers with conversation as a special fee ⁽⁵⁾ except for card payment transactions, where the Bank charges a fee of <u>HUF 851</u> for the first transaction of each calendar year, and <u>HUF 51</u> for subsequent transactions. ³)
b. In the case of cash transactions ² falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ¹	<u>HUF 920 082</u> / booking entry (the Bank charges <u>HUF 51</u> + 0,9% as a special fee ⁽⁵⁾ , but a maximum of <u>HUF 900 051</u> per entry in the same currency and 1,35% maximum <u>HUF 920 051</u> for transfers with conversation. ⁽³⁾)
c. In the case of other transactions	<u>HUF 82</u> / booking entry (the Bank charges <u>HUF 51</u> / booking entry as a special fee ⁽⁵⁾)
Authorisation to accept/modify/delete a direct debit authorisation (also SEPA direct debit authorisation)	<u>HUF 2385</u> / authorisation
Debiting standing orders	according to the prevailing Electronic Banking transfer commission
Acceptance/modification/deletion of standing orders on paper or by Phone Bank	<u>HUF 1037</u>
Acceptance/modification/deletion of standing orders on paper electronically	<u>HUF 518</u>
Processing of transactions submitted on floppy disk	<u>HUF 6128</u> / floppy
Floppy disk transport bag	<u>HUF 3111</u> + VAT / pcs
Settlement of overruns	<u>0,207% of the overrun amount, min. HUF 1,088*</u>
Forwarding details of cash transfer orders by e-mail	<u>HUF 1037</u> / month / account
Assisting in the production of cash transfer orders (postal cheques)	<u>HUF 3111</u> + VAT
Participation in the classification of cash transfer orders by Magyar Posta Zrt. (OC 31)	<u>HUF 10370</u> + VAT
Conversion order issued without collateral	<u>1,555%, min. HUF 10370</u>
Treasury deal by phone	Free of charge with promotion ⁽⁵⁾ . <u>(normal fee: 0,518%, min. HUF 10370)</u>
Treasury deal on UC Trader Platform	Free of charge with promotion ⁽⁵⁾ . <u>(normal fee: 0,155%, min. HUF 1555)</u>
Deletion and notification of unprocessable/error transactions	Free of charge with promotion ⁽⁵⁾ . <u>(normal fee: HUF 5185)</u>
Special payment fee for incomplete orders or orders with incorrect data ****	<u>0,01%, min. EUR 10,37 / order*</u>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	<u>0,01%, min. EUR 10,37 / order*</u>
Revocation or modification of a transfer order⁴	
for domestic transactions and EUR transactions within the EEA	<u>0,031%, min. HUF 2,592*</u>
for foreign transactions outside the EEA in any currency and within the EEA in any currency other than EUR	<u>0,051%, min. HUF 5,185*</u> (+ foreign banking charges)
Ensuring immediate online retrieval of transfer orders to the customs office	<u>0,02%, min. HUF 134</u> / item *

In the case of HUF payments in international payments (credit and debit), the Bank applies the conditions applicable to FX payments. The Bank will apply the appropriate (buy/sell) exchange rates for businesses when making payments by FX conversion.

* The Bank will not charge any amount above the minimum fee on a promotional basis⁽⁵⁾.

** Spectra, Spectra Light, Multicash, SpectraNet Internet Banking and Telefonbank

*** This includes orders requiring immediate confirmation, orders submitted after the cut-off time and orders for which the beneficiary bears the cost.

**** The Bank will transfer EFER only from a HUF payment account.

¹ Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).

² For debit card cash withdrawals, the "Other transactions" bookkeeping fee per line applies.

³ 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. The part of the fee exceeding HUF 51 is shown on separate lines on the statement of account: for non-cash transactions as "PTI", for card payment transactions as "as POS", and or cash transactions as "PTIKP".

⁴ 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, in force from 15 December 2019; further information on these fees is available in section 13 of the General Conditions of this document.

⁵ The promotion is effective until 31.08.2025.



III. Cash desk transactions

Deposits	
Forint	
HUF deposit to HUF account:	0,102%, min. HUF 642
HUF deposit in large amounts at the cash desk (for cash deposits of over a thousand HUF banknotes, for the total amount)*	0,483%, min. HUF 937
Coin crediting by direct debit (bag deposit in coins) **	2,427%, min. HUF 806
Currency	
In the currency identical to the currency of the account:	0,757%, min. HUF 781
Deposit of large amounts of currency in cash (over 500 banknotes, for the total amount)*:	0,974%, min. HUF 1097
In a currency other than the currency of the account	Free of charge, using currency buying and selling rates
Fee for depositing in FX coins:	10,37%, min. HUF 518
FX coins accepted in the following currencies:	EUR
Smallest accepted denomination:	1,00
Other cash desk transactions	
Payments in customs cash desk	0,207%, min. HUF 1140
Night safe	HUF 3214 / month
Single-use bag	HUF 31 + VAT / item
From the third bag	HUF 2592 + VAT / bag
Requesting a new bag in the case of damage	HUF 1037 + VAT / bag
Deposit in bags in HUF **::	0,051%, min. HUF 414
Deposit in bags in foreign currency **::	0,414%, min. HUF 518
Single-use security bag for bag deposit	HUF 124 + VAT
Crediting of cash processed by the cash transporter - HUF **::	0,051%, but min. HUF 414
Crediting of cash processed by the cash transporter - foreign currency **::	0,414%, min. HUF 518
Damaged FX banknotes exchange	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange	Free of charge
* The Bank treats cash payments made in the same currency on the same day in aggregate in terms of the number of items.	
** If the Bank finds a damaged or withdrawn banknote or currency coin in the cash transferred for deposit/credit, the fees and conditions for the settlement of damaged or withdrawn banknotes and currency coins, as detailed separately, shall apply to the deposit/credit.	
Payments	
Cash withdrawal requests above HUF 2 000 000 must be submitted by 3.00 pm on the banking day preceding the day of withdrawal. A request notified after that time shall be fulfilled on the second working day after the notification.	
Cash withdrawal requests over USD 3000 and EUR 3000 must be notified two working days before the withdrawal, and two working days for other currencies, regardless of the amount. In the event of failure to receive the cash request submitted by the customer due to the customer's fault, the Bank is entitled to debit 50% of the cash withdrawal cost, but at least HUF 5 000, to the current account of the customer who submitted the cash request, in order to reimburse part of the costs. In the case of exchanges between currencies, no commission shall be charged as this is already included in the exchange rates.	
Cash withdrawals from the list of denominations must be notified one working day before the withdrawal.	
The Bank shall make cash payments in excess of HUF 100 000 000 or its foreign currency equivalent calculated at the official exchange rate of the MNB only upon separate agreement by the Parties.	
In the currency of the account	foreign currency: 0,757%, min. HUF 1109 HUF: 0,559%, min. HUF 1090
In a currency other than the account currency	free of charge, at buying and selling rates of the currency
Money exchange of notes and coins not exceeding 50 items per denomination	Free of charge*
Money exchange of notes and coins exceeding 50 pieces per denomination (for quantity above 50 items)	
- for coins	4,92 %
- for banknotes	1,81 %
* The Bank offers the exchange of banknotes and coins of up to 50 items per denomination only to its account holding customers.	
Cash delivery	
If notified one working day earlier in HUF or at least two working days earlier in foreign currency	
HUF delivery requested to an address	fee for cash withdrawal at cash desk, min. HUF 7777
delivery of currency requested to an address	fee for cash withdrawal at cash desk, min. HUF 7777
Exchange	
From a foreign currency to HUF	at the buying rate of the currency
From a foreign currency to another foreign currency	By applying a currency purchase and sales rate
From HUF to a foreign currency	at the selling rate of the currency
The Bank does not charge a commission for the exchange of cash, as it is included in the exchange rates	

IV. Cheque turnover (based on separate agreement)

The Bank may refuse to accept a bank cheque or Traveler's cheque for collection, purchase or credit without giving any reason. From 01.03.2021, the Bank will stop accepting Travelers' cheques for collection, purchase and crediting.

UniCredit cheque purchase with return enquiry	
against the same currency, with cash payment	0.82%, min. HUF 4148 / cheque + foreign bank charges
against other currencies	currency buying and selling + 0.82%, min. HUF 4148 / cheque + foreign bank charges
against HUF	currency buying and selling + 0.82%, min. HUF 4148 / cheque + foreign bank charges
Immediate crediting of a bank cheque with a return enquiry	
To an account in the same currency, with next-day settlement	1.24%, min. HUF 4148 / cheque + foreign bank charges
To an account in a different currency, with next day settlement	using foreign exchange buying and selling rates + 1.24%, minimum HUF 4148 / cheque + foreign bank charges
Cheque receipt for credit by return enquiry	1%, minimum HUF 4148 / cheque + foreign bank charges
Cheque receipt for direct debit	0.414%, min. HUF 4148 max. HUF 25925 / cheque + foreign bank charges
Handling unpaid cheques	At the rate appropriate to the method of collection
Guaranteed foreign currency cheques issued by UniCredit Bank Hungary	0.155%, min. EUR 15,55 / cheque
Non-guaranteed cheque issued by UniCredit Bank Hungary	0.155%, min. EUR 15,55 / cheque
Cheque sheet fee	HUF 103 / cheque
Cheque collection	0.155%, min. EUR 15,55 / cheque
Guaranteed foreign currency cheque redemption	0.207%, min. EUR 6,22.*
SWIFT-TO-CHEQUE fee:	the same fee as for the non-bank foreign exchange transfer orders detailed in Section II (A) to (C) of this List of Conditions

* The Bank does not charge the part above the minimum fee on a promotional basis⁽⁵⁾.

V. Deposit and credit conditions

Interest and fees	
On-sight interest paid for HUF accounts	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers".
Special interest rate for overdrawing a HUF account	Twice the MNB base rate
On-sight interest payable on demand for FX accounts	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers".
Special credit interest in the case of FX account overdraft	10%
Deposit interest in the event of early termination: for HUF and FX deposits	In accordance with the Bank's current ANNOUNCEMENT of UniCredit Bank Hungary Zrt. deposit interest rate conditions for small business customers".
Due date for settlement of deposit interest	
In the case of HUF accounts:	by calendar quarter
In the case of FX accounts:	by calendar quarter
In the case of deposit accounts	Upon expiry



VI. Safe services

The safe deposit box rental service is provided by the Bank exclusively to its customers with a HUF payment account.

Safe rents¹

	Dimensions ²	price HUF/month
I.	small size (less than 5,000 cm ³)	<u>5 864</u> + VAT
II.	medium size ((5,001 – 12,000 cm ³)	<u>7 260</u> + VAT
III.	large size (12,001 – 20,000 cm ³)	<u>8 656</u> + VAT
IV.	extra size (20,000 cm ³ or more)	<u>10 052</u> + VAT

If the above prices are applied, the objects placed in the safe are insured up to HUF 6,000,000 according to the conditions detailed in the contract.

Other

	price HUF/item.
Key deposit (for first key)	<u>10 370</u>
Key deposit (for second key) ³	<u>51 850</u>
Fee for second key (max. 1 item) ^{3,4}	<u>25 925 + VAT</u>
Safe-breaking or forced-breaking	The full cost of breaking is passed on to the customer by the Bank.
Safekeeping under the unauthorised custody rules /Fees for responsible custody	Its rate is equal to the current safe deposit box rent.

¹ Method of calculation of the fee: 0.01% of the amount of the monthly credits and debits on the payment account related to the safe deposit box rental services, with a minimum of the amount indicated. The Bank waives the right to charge any amount above the minimum indicated on a promotional basis⁽⁵⁾.

² The height and width dimensions of safe deposit boxes may vary from drawer to drawer within the same capacity category.

³ For contracts concluded after 07.07.2014, 2 keys (a first key and a second key) will be given to the Lessee for each safe box.

⁴ For contracts concluded before 07.07.2014. No second key can be requested for contracts concluded after 07.07.2014 or for contract amendments made after 07.07.2014.

VII. Other

Bank information, information issued for public procurement tenders	<u>HUF 10370</u>
Certificate of share capital	<u>HUF 3629</u>
Proof of availability of own funds (for tenders)	<u>HUF 10370</u>
Audit letter	
Electronic audit letter	<u>HUF 11303</u>
Paper-based audit letter	<u>HUF 13895</u>
SWIFT MT 940 setup/modification/deletion fee*	<u>EUR 20,74 or HUF 6222</u>
SWIFT MT940 statement within UC group*	<u>EUR 31,11 / month / account or HUF 9333 / month / account</u>
SWIFT MT940 outside UC group*	<u>EUR 41,48 / month / account or HUF 12444 / month / account</u>
SWIFT MT942 account statement within UC group*	<u>EUR 41,48 / month / account or HUF 12444 / month / account</u>
SWIFT MT942 account statement outside UC group*	<u>EUR 51,85 / month / account or HUF 15555 / month / account</u>
SWIFT MT 101 setup/modification/deletion fee*	<u>EUR 51,85 or HUF 15555</u>
SWIFT MT101 incoming order for transfer	<u>EUR 5,18 / item</u>
* The EUR fee applies to a EUR account and the HUF fee to a HUF or other (non-EUR) currency account.	
Fax fee	<u>HUF 414 + VAT / page</u>
in Hungary:	<u>HUF 414 + VAT / page</u>
Europe:	<u>HUF 725 + VAT / page</u>
Outside Europe:	<u>HUF 1555 + VAT / page</u>
Exchange rate sent by fax	<u>HUF 4148 + VAT / month</u>
Photocopy	<u>HUF 103 + VAT / page</u>





UniCredit SME Credit Protection Group Insurance:

Service packages	Active package	Premium package
Death from any cause	+	+
Loss of working capacity of up to 80% for any cause	+	+
Permanent disability of accident origin up to 50%	-	+
High-risk diseases	-	+
Monthly insurance premium as a % of the contractual loan amount (for loans with annuity repayment)	0,05%, / month (0,6% / year)	0,1%, / month (1,2% / year)
Monthly insurance premium as a % of the approved credit limit (for current account type loans). The insurer is at risk up to the current principal amount.	0,05%, / month (0,6% / year)	0,1%, / month (1,2% / year)

For a detailed description of the risks and other terms and conditions, please refer to the UniCredit SME Credit Protection Group Insurance customer information.

Fees related to an employer's home loan:

Fees charged for arranging an employer home loan	
Handling costs related to the disbursement of an employer loan:	HUF 10000 / employee loan transaction, which is due immediately upon issue of the disbursement certificate.
If the Employer also entrusts the Bank with the registration of employer loans and the collection of repayments	
Collection fee related to an employer's home loan:	HUF 2500 / loan management account, which is due each month at the same time as the repayment is collected.
Fees related to employer non-reimbursable housing subsidies. As of 1 January 2019, the employer housing benefit product is no longer available.	
Fees charged for the administration of non-refundable employer housing subsidy	
Fee for a single annual certificate of Employer Housing Subsidy:	HUF 3000 / Employee, but min. HUF 20000, max. HUF 100000 / certificate, which shall be due on 31 January of each year following the year in question, or on the preceding working day if it falls on a public holiday.

Annex 1 – Postal tariffs

You can find the current rates for postal rates on the website of Magyar Posta Zrt. at the following address:

[Magyar Posta Zrt. - Díjszabások / Küldeményforgalmi díjszabás / Belföldi és nemzetközi postai díjak kivonata](#)

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.

