



In effect as from 01.03.2026, until the publication of the next List of Conditions.
Date of publication: 13.02.2026.

LIST OF CONDITIONS FOR SMALL BUSINESS CUSTOMERS - DEBIT BANK CARD CONDITIONS

Changes published on 13.02.2026 and effective from 01.03.2026 are marked with red underline by the Bank.

Each fee indicated in the Bank's List of Conditions shall be automatically adjusted once a year, with effect from 1 March of each year, by the annual average consumer price index (inflation) for the preceding calendar year as published by the Hungarian Central Statistical Office (KSH) on its website. For business policy reasons, the Bank is entitled to apply fees more favourable to the customer than those resulting from the automatic adjustment. The Bank shall inform its customers of the fact of the fee change and the modified amount of the affected fees at least 15 days prior to the effective date of the change by means of a notice and an updated List of Conditions published on its website and in its branches.

In the case of a Mastercard Business Széchenyi bank card, the contracting party may be such a customer as defined in the KA-VOSZ Zrt. Széchenyi Card Business Regulations who meets the financial conditions of the Széchenyi Program, as determined by KA-VOSZ Zrt. and the Bank, including the conditions of the Széchenyi Card Overdraft Facility product, and who holds a Széchenyi Overdraft Facility with the Bank.

Designation	Deposit card*	MasterCard Business bankcard for former Corporate Maestro** cardholders	MasterCard Business bankcard requested from 01.03.2021 and Mastercard Business Széchenyi bankcard requested from 14.06.2024	MasterCard Business bankcard requested before 01.03.2021	MasterCard Business Gold bankcard	Due date of fees
Apple Pay service	No bankcard can be digitised into the service	Bankcard can be digitised into the service				-
Google Pay service						
Conditions of requesting					Based on individual assessment	
Card fees						
Card issuer fee	HUF 2 000	HUF <u>5 313</u>	<u>9435 HUF / in the case of a Mastercard Business Széchenyi bankcard, the fee is specified in the Széchenyi Card List of Conditions **0</u>	HUF <u>13 528</u>	HUF <u>25 367</u>	Due upon the first production date of applied bankcard
Card membership fee	HUF ^{V1} <u>2 951</u>	HUF ^{V1} <u>5 313</u>	<u>9435 HUF V1 / in the case of a Mastercard Business Széchenyi card: HUF 0</u>	HUF ^{V1} <u>13 528</u>	HUF ^{V1} <u>25 367</u>	One time per year subsequently ^{V2}
PIN code change fee	<u>HUF 290</u>		<u>(normal fee: 1165 HUF, but is waived by the Bank on a promotional basis***) V11</u>			
PIN code reproduction fee	<u>HUF 435</u>	<u>HUF 435</u>	HUF <u>435</u>	HUF <u>435</u>	HUF <u>435</u>	When service provided
Card replacement fee in Hungary ^{V14}	<u>HUF 726</u>	<u>HUF 726</u>	HUF <u>1238</u>	HUF <u>1238</u>	Free of charge	
Card Suspension fee in mBanking Business service ^{V18}	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
Transaction fees						
Purchase commission ^{V10}	Not applicable	0%				
Cash withdrawal fee on UniCredit ATM in Hungary ^{V10}	Not applicable	<u>0,869% , minimum HUF 656 (0,28% minimum HUF 211 is charged by the Bank during the promotion period***)</u>				The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM abroad ^{V4} (cash withdrawal was initiated outside EEA)		<u>1,545% + EUR 5,04</u>				
Cash withdrawal fee on UniCredit ATM abroad ^{V4} (cash withdrawal was initiated inside the EEA)		<u>0,869% , minimum HUF 656</u>				
Cash withdrawal fee on other ATM in Hungary ^{V10}		<u>1,038% + HUF 670, minimum HUF 850</u>				The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee via POS terminal at another bank or at a post office within Hungary ^{V10}		<u>0,952% + HUF 587, minimum HUF 1096</u>				





Designation	Deposit card*	MasterCard Business bankcard for former Corporate Maestro** cardholders	MasterCard Business bankcard requested from 01.03.2021 and MasterCard Business Széchenyi bankcard requested from 14.06.2024	MasterCard Business bankcard requested before 01.03.2021	MasterCard Business Gold bankcard	Due date of fees
Cash withdrawal fee on other ATM abroad ^{V10} ^{V17} (cash withdrawal was initiated outside the EEA)	Not applicable	<u>2.052% + EUR 5,04</u>				The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad ^{V10} ^{V17} (cash withdrawal was initiated inside the EEA)		<u>1.038% + HUF 670, minimum HUF 858</u>				
Cash withdrawal fee at POS terminal in abroad ^{V10} ^{V17} (cash withdrawal was initiated outside the EEA)		<u>2.052% + EUR 8,41</u>				
Cash withdrawal fee at POS terminal in abroad ^{V10} ^{V17} (cash withdrawal was initiated inside the EEA)		<u>0.952% + HUF 587, minimum HUF 1096</u>				
Cash deposit fee at UniCredit ATM in Hungary ^{V9} ^{V10}	Free of charge					
Emergency cash withdrawal abroad ^{V10}	Not applicable	Not applicable	<u>EUR 379,58</u>	<u>EUR 379,58</u>	<u>EUR 379,58</u>	When service provided
Balance inquiry fee	Not applicable	<u>HUF 43</u>				When service provided
Other fees, settings						
Internet Security Code service ^{V15}	Free of charge					
SMS service	Not applicable	According to effective Electronic Banking List of Conditions - for Small Business Customers				According to effective Electronic Banking List of Conditions - for Small Business Customers
Standard daily ATM cash withdrawal limit ^{V5} ^{V19} maximum daily ATM cash withdrawal limit	Not applicable	HUF 100 000	HUF 250 000	HUF 250 000	HUF 300 000	
Standard daily ATM cash deposit limit	No limit is set					
Max. number of banknotes per ATM cash deposit transaction ^{V21}	50 pcs / 200 pcs					
ATM limit modification fee	Not applicable	<u>Modification fee between Standard limit and HUF 500 000/day is HUF 363/modification; above HUF 500 001/day is HUF1456/modification V6</u>				When service provided
Standard POS daily limit ^{V5}		HUF 150 000	HUF 300 000	HUF 300 000	HUF 500 000	
Standard daily Internet purchase Limit ^{V5}		HUF 150 000	HUF 300 000	HUF 300 000	HUF 500 000	
Daily frequency usage limit ^{V7}	not limited	8 pcs	10 pcs	10 pcs	10 pcs	
Limit for contactless transactions ^{V13}	-	HUF 15 000				-





Designation	Deposit card*	MasterCard Business bankcard for former Corporate Maestro** cardholders	MasterCard Business bankcard requested from 01.03.2021 and MasterCard Business Széchenyi bankcard requested from 14.06.2024	MasterCard Business bankcard requested before 01.03.2021	MasterCard Business Gold bankcard	Due date of fees
Validity	For Mastercard cards issued from 18th December 2023: 4 years. For Mastercard cards issued before 18th December 2023: 3 years.	For Mastercard cards issued from 7th of August, 2025: 6 years. For Mastercard cards issued from 18th of December, 2023, until 6th of August, 2025.: 4 years. For Mastercard cards issued before 18th of December, 2023: 3 years.	For Mastercard cards issued from 7th of August, 2025: 6 years. For Mastercard cards issued from 18th of December, 2023, until 6th of August, 2025.: 4 years. For Mastercard and MasterCard Business Széchenyi cards issued before 18th of December, 2023: 3 years.	For Mastercard cards issued from 7th of August, 2025: 6 years. For Mastercard cards issued from 18th of December, 2023, until 6th of August, 2025.: 4 years. For Mastercard cards issued before 18th of December, 2023: 3 years.	For Mastercard cards issued from 7th of August, 2025: 6 years. For Mastercard cards issued from 18th of December, 2023, until 6th of August, 2025.: 4 years. For Mastercard cards issued before 18th of December, 2023: 3 years.	
Regular card issuance and postal delivery	10 banking days					
Urgent card issuance time	5 banking days					
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge	At the production date of the bankcard
Transaction receipt retrieval request fee	Not applicable					When service provided
Travel insurance for Cardholders ^{B1} No travel insurance is provided in connection with the Mastercard Business Széchenyi Card.						
Annual fee for STANDARD travel insurance	Not applicable	Not applicable	Free of charge	Free of charge	Not applicable	When service provided
Annual fee for GOLD travel insurance	Not applicable	Not applicable	Not applicable	Not applicable	Free of charge	
Optional travel insurance for Cardholders ^{B1, B2} No travel insurance is provided in connection with the Mastercard Business Széchenyi Card.						
Annual fee for EXTRA ^{B1} optional travel insurance	Not applicable	HUF 8500	HUF 7400	HUF 7400	HUF 5900	When service provided
Annual fee for SPORT ^{B2} optional travel insurance		HUF 8500	HUF 8500	HUF 8500	HUF 8500	
Travel insurance for fellow traveller ^{B1, B2} No travel insurance is provided in connection with the Mastercard Business Széchenyi Card.						
Annual fee for EXTRA ^{B1} optional travel insurance	Not applicable	HUF 8500				When service provided
Annual fee for SPORT ^{B2} optional travel insurance		HUF 8500				





All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for Small Business customers currently in force at the Bank.

- V1 Fee calculation method: the 0,1% of the total value of settled transactions, in case of Deposit card the total value of cash deposits occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period***.
- V2 The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.
- V4 Member banks of UniCredit Banking Group provide ATM cash withdrawal in the following countries: Austria, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Turkey, Ukraine.
- V5 The daily limits can be modified (Deposit card excluded) after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 HUF. Daily internet purchase limit defines the maximum daily amount of purchase transactions made on the internet, through virtual terminal.
- V6 Above HUF 1.000.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.
- V7 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.
- V9 The service is available on appropriate UniCredit ATM's
- V10 The fee for the transaction is not exempted from the payment of the accounting sorting fee.
- V11 Service provided on ATM of UniCredit.
- V13 Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Since the application of increased limit depends on the date of adjustment executed by the acquirers on the given POS terminal, PIN based authentication might be required in case of some transactions above HUF 5,000 before 15th April 2020. Under HUF 15,000 limit amount PIN code validation is necessary after every fifth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in the meantime.
- V14 Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).
- V15 Internet security code service: a service that enables a higher level of security for the identification of the cardholder in order to make purchase transactions made with the card over the Internet more secure. Within the framework of the service, a different secret character sequence (personal security element) is sent to the cardholder by text message to the mobile phone number provided by the cardholder, which is registered in the cardholder's basic data and can be changed in the registration system, if the cardholder initiates an Internet purchase transaction with their card included in this service and the point of acceptance uses the authentication procedure based on the Internet security code service when accepting the card on the virtual payment interface. For cards applied for from 15 January 2018, the service will be activated automatically when the card is activated. On 15 May 2019, between 16:30 and 19:30, the Bank activates the service for small business customers' bankcards (not yet activated, but issued or with active status) that do not yet have the Internet Security Code service.
- V17 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.
- V18 Suspending the Bank Card and release of the suspension are available from 28.09.2023 on the mBanking Business platform
- V19 In case of modification initiated via mBanking Business Application the maximum value of limit can be 500.000 Ft in every case (POS daily limit, Daily Internet Purchase limit, ATM cash withdrawal limit)
- V20 The fee is determined in accordance with the effective List of Conditions of the Széchenyi Card Restart Program (MAX+), which is available on the website of UniCredit Bank Hungary Zrt. in the document titled "Széchenyi Card Restart Program (MAX+) List of Conditions".
- V21 In the case of a new type of ATM with a touch screen, the number of banknotes that can be deposited during one transaction is 200 pcs. In the case of older push-button ATM, 50 pcs/transaction.

* Deposit cards have not been issued by the Bank since 15 August, 2019. The conditions applicable to this bank card shall apply to bank card agreements concluded prior to this date.

** Corporate Maestro cards have not been issued by the Bank since 1 March, 2021.

*** The promotion is valid until 31 August, 2026.

- B1 The travel insurance service provider is Allianz Hungária Zrt. In the case of optional travel insurance, the conditions of the travel insurance will be part of the "Customer Information and Terms and Conditions" which, in the case of certain bank cards to which free integrated travel insurance is linked, will be handed over to the bank card holder when the bank card contract is concluded. In the case of optional travel insurance, the "Customer Information and Terms and Conditions" will be provided to the bank card holder requesting the insurance when applying for the bank card. Travel insurance is only valid for bank cards with an active status.
- B2 SPORT can be taken out as additional insurance for the following persons:
- bankcard holders with built-in or optional travel insurance;
 - Their family members with extra travel insurance.

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer. This List of Conditions is an integral annex to the General Terms and Conditions and the Bankcard Business Regulations in force at any time and shall apply together with them.

In the event of any discrepancy with the Hungarian language List of conditions, the Hungarian language List of Conditions shall prevail.

