

# LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS ELECTRONIC BANKING

**Effective from: 1<sup>st</sup> Marc, 2026.** Valid until the date when the next List of Conditions enters into force.

**Disclosed on 13<sup>rd</sup> February, 2025.**

**Telephone Banking, SMS Service, SpectraNet Internet Banking, mBanking Business, installed Spectra and Spectra Light Client program, Digital Document Exchange**

Condition list changes are marked with red and underlined by the Bank.

<b>I. TELEPHONE BANKING</b>	
One-time entry fee	Free of charge
Service fee	
<b>II. SMS SERVICE</b>	
<b>1. SMS services in connection with payment account</b>	
Notifications on payment account creditings* (Excluding fee credits, and including from interest-type creditings only them that are in connection with term deposits.)	<u>53 HUF</u> / message
Notifications on payment account debitings* (Including only debitings related to credit repayments from fee and interest-type debitings.)	
Notifications on group collections received	
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	
Notifications on the actual debiting of debit card transactions*	
<b>Notifications on balance</b>	
Sending the utilizable balance of the payment account on bank working days	<u>53 HUF</u> / message
Sending the utilizable balance of the payment account once a week, on the first bank working day of the week	
Sending the utilizable balance of the payment account on the bank working day when there is a change in comparison to the previous bank working day	
<b>2. SMS services in connection with debit bankcard</b>	
Notifications on successful, unsuccessful and cancelled purchases with the debit card*	<u>53 HUF</u> / message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	
Notifications on the limit modifications in connection with the debit card	
<b>Notifications on balance</b>	
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard on bank working days	<u>53 HUF</u> / message
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard once a week, on the first bank working day of the week	
Sending the utilizable aggregate balance of the payment accounts behind the given bankcard on the bank working day when there is a change in comparison to the previous bank working day	
<b>3. SMS services in connection with credit bankcard:</b>	
Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	<u>53 HUF</u> / message
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change compared to the balance of previous working day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.)	Free of charge (Normal fee: <u>HUF 53</u> / message, it is not charged by the Bank during the promotion period <sup>**</sup> .)
Notifications on debiting fees and interest	
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (This message is sent on the following working day of statement day.)	
<b>4. UniCredit SMS packages</b>	
The above conditions are applicable to the fees of the individual services included in the packages. Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.	
<b>UniCredit SMS – Card Monitoring package includes the following services</b>	
<ul style="list-style-type: none"> <li>- Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*</li> <li>- Notifications on the limit modifications in connection with the debit card</li> </ul>	
<b>UniCredit SMS –Payment Accounts Monitoring Package includes the following services</b>	
<ul style="list-style-type: none"> <li>- Notification on payment account creditings* (Excluding fee credits, and including from interest-type creditings only them that are in connection with final maturity of term deposits.)</li> <li>- Notifications on payment account debitings* (Including only debitings related to credit repayments from fee and interest-type debitings.)</li> <li>- Notifications on the actual debiting of debit card transactions*</li> <li>- Notifications on group collections received</li> <li>- Notifications on orders without sufficient coverage (on HUF accounts - in HUF currency)</li> </ul>	

The due date of the fees is the first working day after due month.

Further details related to SMS service are in „UniCredit SMS service – Client information“.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on bank working days until 12.00 p.m. at the latest. SMS notifications in connection with payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

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<b>III. SPECTRANET INTERNET BANKING AND MBANKING BUSINESS</b>	
<b>One-time entry fee</b>	
for SpectraNet Internet Banking Light	Free of charge (Normal fee: <u>HUF 2,165</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
for SpectraNet Internet Banking Plus	<u>HUF 4,330</u>
for UniCredit mBanking Business	Free of charge (Normal fee: <u>HUF 2,165</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
<b>Service fee</b>	
for SpectraNet Internet Banking Light	<u>HUF 726</u> / month
for SpectraNet Internet Banking Plus	<u>HUF 1,456</u> / month
for UniCredit mBanking Business	Free of charge Normal fee: <u>HUF 726</u> / month. Not charged in case user logs in successfully at least once in the current calendar month, but free of charge during the promotion period <sup>**</sup> .)
<b>For authentication based on password sent in text message (SMS)</b>	
Fee of text message (SMS) sent by Bank	<u>HUF 53</u> / message
<b>For authentication through the use of a Token</b>	
One-off fee of using a Token	<u>HUF 5,413</u> / Token
Token charge for issuing a new Token (when lost or damaged):	<u>HUF 5,413</u> / Token
Releasing blocked Token	Free of charge (Normal fee: <u>HUF 1,082</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
<b>For authentication through the use of mToken</b>	
Fee of mToken	Free of charge (Normal fee: <u>HUF 217</u> / month, it is not charged by the Bank during the promotion period <sup>**</sup> .)
<b>For authentication through the use of ViCA</b>	
Fee of ViCA	Free of charge (Normal fee: <u>HUF 161</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
<b>Other fees</b>	
Queries	Free of charge
Switching to electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Small Business Clients
Help-desk service by telephone	Free of charge (Normal fee: <u>HUF 1,082</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
Releasing Token blocking	Free of charge (Normal fee: <u>HUF 1,082</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
Changing User ID:	<u>HUF 1 082</u>
Switching from Token authentication to authentication based on password sent by text message (SMS), and vice versa	<u>HUF 1 082</u>
Secondary identifier (assigning, modifying, authorizing, deleting) <sup>***</sup>	Free of charge (Normal fee: <u>HUF 1,082</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
Fee of activation code text message (SMS) sent by the Bank	Free of charge (Normal fee: <u>HUF 53</u> / message, it is not charged by the Bank during the promotion period <sup>**</sup> .)
<b>IV. INSTALLED SPECTRA AND SPECTRA LIGHT CLIENT PROGRAM</b>	
<b>One-time entry fee</b>	
for Spectra Light	<u>HUF 16,239</u>
for Spectra	<u>HUF 37,891</u>
<b>Providing banking services electronically</b>	
for Spectra Light	<u>HUF 622</u> / month
for Spectra	<u>HUF 1,866</u> / month
<b>Other fees</b>	
New program copy to be installed on a new location	same as the One-time entry fee
Further client set-up into the existing client program	<u>HUF 13,532</u> / client
Queries	Free of charge
Switching to electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Small Business Clients

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Help-desk service by telephone	Free of charge (Normal fee: <u>HUF 1,082</u> , it is not charged by the Bank during the promotion period <sup>**</sup> .)
Releasing ban	
Sending of new initial log-in password	
Set up of new signature password in case of forgotten old one	
Client program registration	
Generating new unique install program identifier	
New installation CD (if the original is lost)	<u>HUF 1,623</u>
Local assistance	<u>HUF 8,661</u> / hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre.)
<b>V. DIGITAL DOCUMENT EXCHANGE</b>	
One-time entry fee	Free of charge
Monthly fee	Normal fee: <u>HUF 368</u> / month, it is not charged by the Bank during the promotion period <sup>****</sup>
Fee per signature	Normal fee: <u>HUF 623</u> / signature, it is not charged by the Bank during the promotion period <sup>****</sup>

## VI. GENERAL TERMS AND CONDITIONS

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.

Present List of Conditions is an inseparable part of the General Business Conditions. This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Small Business Clients.

In the contracts before 15<sup>th</sup> March 2014. the „Payment account” is known as „bank account” or „current account”.

\* In addition to the details of transactions, the current account balance will also be sent.

<sup>\*\*</sup> The promotion is valid until 31<sup>st</sup> August, 2026.

<sup>\*\*\*</sup> An instant payment transfer order can also be submitted by using the Secondary identifier assigned to the payee's payment account instead of the payee's name and payment reference number. Unless otherwise provided by the Account Holder, the Account Holder may identify a mobile telephone number with a country code referring to an EEA State as a geographical area, as well as an electronic mail address, a tax identification number or tax number established by the State Tax and Customs Authority. By filing with a bank (assigning a Secondary identifier). Unless otherwise provided by the Account Holder, the Account Holder may request the Bank to change or delete the reported Secondary identifier at any time.

<sup>\*\*\*\*</sup> The promotion is valid until 01<sup>st</sup> March, 2027.