

# LIST OF CONDITIONS FOR THE UNICREDIT PATIKA PACKAGE



Date of entry into force: 01.12.2016., valid until the publication of the following List of Conditions.  
Serial No.: Patika/02/2016.

## LIST OF CONDITIONS for the UniCredit Patika Package<sup>(1)</sup> for private entrepreneur pharmacists and pharmacies operating as companies

**FX account related to UniCredit Patika Package is removed from the sales offer from 01.06.2015 by the Bank.**

### I. Fees related to the management of the account/HUF and FX account

Account opening fee for HUF accounts	HUF 2,000/account <sup>(2)</sup>
Monthly account management fee for the account package (/month/account package) <sup>(3)</sup>	HUF 1,776/month/account package
The monthly account management fee for the payment account included in the account package <sup>(5)</sup>	HUF 700/month/account
Monthly account management fee for FX accounts (/month/account) <sup>(3)</sup>	HUF 1,498/month/account

#### Account management fee for HUF accounts and separate accounts

Account management fee for non-cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(12)</sup>	HUF 6,021/bookkeeping entry (the Bank charges a fee of HUF 21 + 0.3% but a maximum of HUF 6,021 per entry as part of the promotion, apart from card payment transactions, where it charges a fee of HUF 821 for the first transaction of each calendar year and HUF 21 for each additional transaction. This promotional offer is valid until withdrawn. <sup>(14)</sup> )
Account management fee on cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(12) (13)</sup>	HUF 600,021/bookkeeping entry (the Bank charges a fee of HUF 21 + 0.6% but a maximum of HUF 600,021 per entry as part of the promotion. This promotional offer is valid until withdrawn. <sup>(14)</sup> )
Account management fee in the case of other transactions	HUF 21/bookkeeping entry

#### Account management fee for FX accounts

Account management fee for non-cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(12)</sup>	HUF 6,030/bookkeeping entry (the Bank charges a fee of HUF 30 + 0.3% but a maximum of HUF 6,030 per entry as part of the promotion, apart from the card payment transactions where it charges a fee of HUF 830 for the first transaction of each calendar year and HUF 30 for each additional transaction. This promotional offer is valid until withdrawn. <sup>(14)</sup> )
Account management fee on cash transactions falling into the scope of the Act on Financial Transaction Duty <sup>(12) (13)</sup>	HUF 600,030/bookkeeping entry (the Bank charges a fee of HUF 30 + 0.6% but a maximum of HUF 600,030 per entry as part of the promotion. This promotional offer is valid until withdrawn. <sup>(14)</sup> )
Account management fee in the case of other transactions	HUF 30/bookkeeping entry
Postage fee <sup>(4)</sup>	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	HUF 300/statement

**The monthly account management fee for the account package includes the fee for the following services free of charges:**

- 1 separate HUF payment account (which serves for the separate management of the funds received from OEP)<sup>(15)</sup>
- The transfer charge for an unlimited number of electronic HUF transfers<sup>(6)</sup> performed to the debit of a HUF payment account within the Bank (one-off and standing orders)
- One-off entry fee and monthly fee for the Phone Banking service<sup>(8)</sup>
- The issuer fee for 1 Corporate Maestro international bankcard<sup>(9)</sup>

**II. Payment turnover<sup>(10)</sup>**

**Credit entries (HUF)**

Postal cash transfer order According to the relevant rates of the Hungarian Post  
Office/credits/bookkeeping entry

**Debit entries – in HUF (to the debit of a HUF payment account)**

	outside of the Bank	within the Bank
- Transfer charges		
- Through Electronic Banking <sup>(6)</sup>	0.107%, min. HUF 107	Free of charges <sup>(11)</sup>
- Using original bank forms	0.214%, min. HUF 300	0.187%, min. HUF 214
- Not using original bank forms	0.214%, min. HUF 856	0.187%, min. HUF 856
- EFER transfer	0.135%, min. HUF 400	

**III. Cash desk transactions**

HUF payment to HUF account (payment with up to 1,000 pc. HUF bank notes)<sup>(7)</sup> 0.032% but min. HUF 107, max. HUF 1,000  
 HUF payment from HUF account 0.214%, min. HUF 268

- <sup>1</sup> This List of Conditions forms the integral appendix of the bank's General Terms and Conditions. For those using the UniCredit Patika Package, the currently valid documents titled "List of Conditions for Small Business Clients", "List of Conditions for Electronic Services for Small Business Clients" and "List of Conditions for Debit Cards for Small Business Clients" shall apply to the types of transactions and services not included in this List of Conditions and to the due dates of the fees and costs related to the individual services. Once a year, the Bank shall increase all fees specified in its lists of conditions by an amount exceeding the annual consumer price index published by the Central Statistical Office (KSH) by 15 percentage points, one calendar month before the announcement of the relevant list of conditions, from which the Bank may deviate in favour of the client.
- <sup>2</sup> The account opening fee is charged only one time for each account by debiting the account at account opening.
- <sup>3</sup> Fee calculation method: 0.01% of the monthly credit and debit entries, as a minimum the indicated amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount. This promotional offer is valid until withdrawn.
- <sup>4</sup> For each bank account statement and other mail sent to the client. As a promotional offer, the Bank will not charge the fee on the number of transfers as specified in the account package. This promotional offer is valid until withdrawn. After sending the free-of-charge 1 bank account statement per month, the postage fee for additional statements and other mails sent out shall be according to the currently valid postal fees.
- <sup>5</sup> As a promotional offer, the Bank shall not charge the difference of the normal monthly account management fee for 1 account, that is included in the package – as it is published in the „List of the Conditions for Small Business Clients” document – and the monthly account management fee indicated above. This promotion is valid until withdrawal.
- <sup>6</sup> Spectra Light, MultiCash, SpectraNet Internet Banking, Phone Banking.
- <sup>7</sup> For cash deposits with a high number of HUF bank notes at the cash desk (cash deposits with more than 1,000 separate HUF bank notes, for the total amount), the fee recorded in the currently valid "List of Conditions for Small Business Clients" shall apply.
- <sup>8</sup> As a promotional offer, the Bank will not charge the one-off entry fee and the monthly fee for the Phone Banking service. This promotional offer is valid until withdrawn.
- <sup>9</sup> As a promotional offer, the Bank will not charge the issuer fee for the first Corporate Maestro bankcard. This promotional offer is valid until withdrawn.
- <sup>10</sup> The conditions valid for FX payments will be applied to cross-border HUF payments (debit and credit entries).
- <sup>11</sup> The regular charge is 0.064%, min. HUF 107 and, as a promotional offer, the Bank will not charge this fee. This promotional offer is valid until withdrawn.
- <sup>12</sup> Act CXVI of 2012 on Financial Transaction Duty.
- <sup>13</sup> For cash withdrawals with debit card, the fee applied according to the "Account management fee in the case of other transactions" shall apply.
- <sup>14</sup> The extent of the fee shall be in line with the extent and maximum of the current financial transaction duty. If the legal regulations change, the Bank shall immediately modify the extent and the maximum amount according to the extent of the change. The fee portion in excess of HUF 21 or 30 will be indicated in a separate line of the bank account statement: non-cash transactions are indicated with "PTI", card payment transactions with "POS" and cash transactions with "PTIKP".
- <sup>15</sup> As a promotional offer, the Bank will not charge the monthly account management fee for the payment account. This promotional offer is valid until withdrawn.