

LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS CREDIT CARD CONDITIONS



The present List of Conditions enters into force on 15th September, 2017 and is valid until the disclosure of the next List of Conditions on Credit Cards.

The following products are not available for Small Business Customers from 28th June 2017.

1. Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.
2. Any individual contract concluded by the Bank and its client may deviate from this general List of Conditions, in which case the conditions of the relevant contract will be valid.
3. 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).
4. The Bank charges all fees in Hungarian forints (HUF) to the Customer's credit card account. In the event that the fees appear in Euros, such fee will be charged by applying the EUR/HUF foreign exchange selling rate for private customers effective on a specific day.
5. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.
6. The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

Newly issued, replaced and/or renewed Credit Cards will be issued with chip and contactless feature from the 25th of July 2016.

Designation	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
Card Issuer fee	10 800 Ft ^{HK1}	15 800 Ft ^{HK1}	Due upon the first activation of the card
Card Membership fee	10 800 Ft ^{HK1}	15 800 Ft ^{HK1}	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	8 800 Ft ^{HK1}	15 800 Ft ^{HK1}	Due upon the first activation after application of the card.
Membership fee for further Credit Cards	8 800 Ft ^{HK1}	15 800 Ft ^{HK1}	One time per year subsequently in the month of the card expiry date
Interest rate (monthly, variable)	1,75%	1,75%	Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period
Grace period (days)	15	15	
Minimum amount of repayment	10%, min. 10.000 Ft	10%, min. 10.000 Ft	Due by the last day of the grace period ^{HK2}
Statement day of the settlement period	The last calendar day of each month, if this is bankholiday in the given month, then the first working day before that day. (More detailed see in Bank Card General Terms and Conditions.)		
Duration of settlement period	1 calendar month	1 calendar month	
Credit limit available	250 000 – 10 000 000 Ft	250 000 – 10 000 000 Ft	
Travel insurance for Cardholders^{B1}			
Annual fee for STANDARD travel, insurance	Included in membership fee	-	
Annual fee for GOLD travel, insurance	-	Included in membership fee	
Optional travel insurance for Cardholders^{B1}			
Annual fee for Supplementary optional travel insurance	4 500 Ft ^{HK1}	4 500 Ft ^{HK1}	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}

Designation	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
Annual fee for chauffeur optional travel insurance	1 450 Ft ^{HK1}	1 450 Ft ^{HK1}	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}
Travel insurance for fellow traveller ^{B1,B3}			
Annual fee for EXTRA optional travel insurance	6 000 Ft ^{HK1}	6 000 Ft ^{HK1}	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}
Purchase commission	Free of charges. (The normal fee is 0,3%, maximum 6000 HUF. The fee is not charged by the Bank as promotion. The promotion is valid until cancellation.)		
Cash withdrawal fee on ATM in Hungary	2,2%, minimum 700 Ft	2,2%, minimum 700 Ft	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2,2%, minimum 700 Ft	2,2%, minimum 700 Ft	The booking date of the cash withdrawal transaction
Cash withdrawal fee abroad	2,2% + 5 EUR	2,2% + 5 EUR	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	2,2% + 5 EUR	2,2% + 5 EUR	The booking date of the cash withdrawal transaction
Cash deposit fee on UniCredit ATM in Hungary ^{HK6}	Free of charge (The normal fee is 520 HUF. The fee is not charged by the Bank as promotion. The promotion is until recalled)		The booking date of the cash payment transaction
Cash payment into credit card account	500 Ft		When service provided
Limit modification fee	500 Ft	500 Ft	When service provided
Monthly closure fee	150 Ft	150 Ft	Monthly, due on statement day
Fee for late payment	2 600 Ft ^{HK1}	2 600 Ft ^{HK1}	Per occasion, due on next statement day
Over-limit fee	2 600 Ft ^{HK1}	2 600 Ft ^{HK1}	Per occasion, due on next statement day
Emergency card replacement abroad	175 EUR	175 EUR	When service provided
Emergency cash withdrawal abroad	250 EUR	250 EUR	When service provided
Card blocking fee (including replacement)	10 000 Ft	10 000 Ft	When service provided

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Credit Card Conditions

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Card replacement fee	1 000 Ft	1 000 Ft	When service provided
PIN code reproduction fee	500 Ft	500 Ft	When service provided
PIN code change fee	200 Ft (The normal fee is 800 HUF, it is not charged by the Bank during the promotion period. The promotion is valid until recalled.) ^{HK7}		When service provided
Alteration fee of the business credit card limit contract	30 000 Ft		Due on the execution date of the contract modification
Fee for statement reprinting	1 000 Ft	1 000 Ft	When service provided
Fee of unjustified dispute per transaction	5 000 Ft	5 000 Ft	Due per occasion on closing date of dispute
SMS service	According to operative List of Conditions for Small Business Clients Electronic Banking. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.		Per message, due in a lump sum, on the first working day of each month
Monthly automatic repayments for minimum amount (from UniCredit account)	300 Ft / repayment	300 Ft / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	300 Ft / repayment	300 Ft / repayment	Due by the last day of the grace period
Monthly limit of card usage frequency (ATM and POS) ^{HK3}	7 pcs	8 pcs	
Monthly limit of card use (ATM and POS) ^{HK4}	Amount given on the Application form for Business Credit Card but max. the amount of credit limit	Amount given on the Application form for Business Credit Card but max. the amount of credit limit	
PayPass limit (Limit for contactless transactions) ^{HK8}	5000 Ft	5000 Ft	
Monthly limit of cash withdrawal frequency ^{HK3}	2 pcs	2 pcs	
Monthly limit of cash withdrawal ^{HK4}	Amount given on the Application form for Business Credit Card but max. 100 000 Ft	Amount given on the Application form for Business Credit Card but max. 250 000 Ft	

Designation	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
Standard daily ATM cash deposit limit	No limit set		
Max. number of banknotes per ATM cash deposit transaction	50 pcs		
Monthly cash withdrawal limit (% of credit limit)	50%	50%	
Validity of card	2 years	2 years	
Transaction receipt retrieval request fee	500 Ft		Due per occasion, when service provided
Fee of manual transfer from credit card account ^{HK5}	500 Ft		Due per occasion, when service provided
<p><i>HK1: Fee calculation method: the 0,1% of the credit limit. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.</i></p> <p><i>HK2: The minimum amount of repayment is considered fulfilled only in case the amount has been settled on the Credit card account until the last day of the grace period.</i></p> <p><i>HK3: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.</i></p> <p><i>HK4: The monthly ATM limit and the monthly POS limit can be modified after application. The limit amount has to be divided by 50.000 Ft.</i></p> <p><i>HK5: Can be requested only in case of faulty transfer and only for the amount of positive balance of the Credit card account.</i></p> <p><i>HK6: Service is available on appropriate UniCredit ATM's.</i></p> <p><i>HK7: Service is available on UniCredit ATM's.</i></p> <p><i>HK8: Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Limit is definable only in case of contactless cards, it is not necessary to give PIN code under this limit amount.</i></p> <p>B1: The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.</p> <p>B2: If - in case of insurances are valid until their revocation – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance is available contract can be signed by signing a Declaration of Insurance form.</p> <p>B3: UniCredit cardholders with an active status bankcardtravel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow traveller this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.</p>			