

ANNOUNCEMENT – DEPOSIT INTEREST CONDITIONS FOR SMALL BUSINESS CLIENTS



Date of entry into force: **22.06.2015**, valid until the publication of the following Announcement.

3/2015

ANNOUNCEMENT

UniCredit Bank Hungary Zrt.'s deposit interest conditions
for small business clients*

HUF

I. On-sight deposits

HUF payment account: **0,0001%** (EBKM: 0,0001%)

The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.

II. Term deposits

	HUF 0.5-2 million	EBKM (Unified Deposit Index Rate)	HUF 2-25 million	EBKM (Unified Deposit Index Rate)	HUF 25-50 million	EBKM (Unified Deposit Index Rate)
1 week	-	-	0,10%	0,10%	0,20%	0,20%
2 weeks	-	-	0,15%	0,15%	0,25%	0,25%
1 month	0,15%	0,15%	0,25%	0,25%	0,35%	0,35%
2 months	0,20%	0,20%	0,30%	0,30%	0,40%	0,40%
3 months	0,25%	0,25%	0,35%	0,35%	0,45%	0,45%
6 months	0,30%	0,30%	0,40%	0,40%	0,50%	0,50%
9 months	0,25%	0,25%	0,35%	0,35%	0,45%	0,45%
12 months	0,25%	0,25%	0,35%	0,35%	0,45%	0,45%

The lowest deposit amount that can be committed is HUF 0.5 million. For commitments above HUF 50 million, we establish individual interest rates. If a HUF deposit is withdrawn prior to its maturity date, the Bank will pay deposit interest for the portion of the term used, calculated on half of the HUF payment account interest.

III. Bankcard collateral

The bankcard collateral interest rate will be the 3-month corporate deposit interest for the smallest amount that can be fixed in the given currency, reduced by 0,50%, at least 0,0001%

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FX

I. On-sight deposits

FX account

<i>USD</i>		<i>EUR</i>		<i>CHF</i>		<i>GBP</i>	
Interest rate	EBKM (Unified Deposit Index Rate)	Interest rate	EBKM (Unified Deposit Index Rate)	Interest rate	EBKM (Unified Deposit Index Rate)	Interest rate	EBKM (Unified Deposit Index Rate)
0,0001%	0,0001%	0,0001%	0,0001%	0,0001%	0,0001%	0,0001%	0,0001%

The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.

II. Term deposits

The lowest deposit amount that can be committed:

USD	10,000
EUR	10,000
CHF	12,000
GBP	6,000

Deposit interest for fixed term deposits will be defined on a daily basis, subject to the international money market rates.

If a foreign exchange deposit is withdrawn prior to its maturity date, the Bank will not pay termination interest for the term that passed.

* This announcement is valid for the small business clientele as defined by the bank. The clientele defined in the document titled "List of Conditions for Small Business Clients" qualify as small businesses at our Bank.

The currently valid "Announcement on UniCredit Bank Hungary Zrt.'s interest rate conditions for corporations and business associations" applies to the interest rates, conditions and the related other conditions not included in this announcement.