

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS

Effective from: 16<sup>th</sup> of November 2015 (1505) Disclosed on the 13<sup>th</sup> of November 2015

Designation	Maestro bankcard* (not available from 15 <sup>th</sup> of July 2015)	MasterCard Unembossed * and MasterCard Unembossed Paypass bankcard	MasterCard Standard*, MasterCard Standard paypass and VISA Classic <sup>K1</sup> bankcard	MasterCard Gold*, MasterCard Gold paypass and VISA Gold <sup>K1</sup> bankcard	Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard paypas bankcard*	Due date of fees
<b>Newly issued, replaced and/or renewed MasterCard and Maestro bank cards will be issued as MasterCard cards with chip and contactless feature from the 15<sup>th</sup> of July 2015*</b>						
Application condition	<ul style="list-style-type: none"> <li>Minimum opening balance: Issuer fee</li> </ul>					
<b>Card fees</b>						
Card Issuer fee / Supplementary card issuer fee	2 200 Ft	2 500 Ft	4 900 Ft	18 000 Ft	Free of charge	Due upon the first production date of applied bankcard <sup>K2</sup>
Card Membership fee / Supplementary card membership fee	2 900 Ft <sup>K3</sup>	3 300 Ft <sup>K3</sup>	6 500 Ft <sup>K3</sup>	21 000 Ft <sup>K3</sup>	5 990 Ft <sup>K3</sup>	One time per year subsequently <sup>K4</sup>
Card blocking fee (including replacement)	1 150 Ft	2 500 Ft	10 000 Ft	10 000 Ft	10 000 Ft	When service provided
PIN code change fee	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	When service provided
PIN code reproduction fee	350 Ft	350 Ft	350 Ft <sup>K14</sup>	350 Ft <sup>K14</sup>	350 Ft	When service provided
Card replacement fee in Hungary	500 Ft (service is not available from 15 <sup>th</sup> of July 2015)	500 Ft	1 200 Ft	Free of charge (normal fee 1 200 Ft <sup>K6</sup> )	1 200 Ft	When service provided
<b>Transaction fees</b>						
Purchase commission	Free of Charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)				Free of charge	
Cash deposit fee on UniCredit ATM in Hungary <sup>K7</sup>	Free of charge (normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)					The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary	0,645%, min 240 Ft	0,645%, min 240 Ft	0,645%, min 240 Ft	0,645%, min 240 Ft	0,1%, min. 100 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K13</sup>

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Cash withdrawal fee on foreign UniCredit ATM	1,6% + 3 EUR				1% + 3,25 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary	1,07 % + 540 Ft, minimum 720 Ft	1,07 % + 540 Ft, minimum 720 Ft	1,07 % + 540 Ft, minimum 720 Ft	1,07 % + 540 Ft, minimum 720 Ft	0,4% + 400 Ft, minimum 450 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K13</sup>
Cash advance fee in bank branches in Hungary (in post offices as well)	0,91% + 410 Ft, min 710 Ft	0,91% + 410 Ft, min 710 Ft	0,91% + 410 Ft, min 710 Ft	0, 91% + 410 Ft, min 710 Ft	0,35% + 350 Ft, minimum 520 Ft	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	1,65% + 4,2 EUR	1,65% + 4,2 EUR	1,65% + 4,2 EUR	1,65% + 4,2 EUR	1% + 3,25 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	1,65% + 5,8 EUR	1,65% + 5,8 EUR	1,65% + 5,8 EUR	1,65% + 5,8 EUR	1% + 5 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Emergency cash withdrawal abroad	Not applicable	Not applicable	225 EUR	225 EUR	225 EUR	When service provided
Emergency card replacement abroad	Not applicable	Not applicable	175 EUR	175 EUR	175 EUR	When service provided
Balance inquiry fee	35 Ft <sup>K8</sup>	35 Ft <sup>K8</sup>	35 Ft <sup>K8</sup>	35 Ft <sup>K8</sup>	30 Ft <sup>K8</sup>	When service provided
<b>Misc fees, settings</b>						
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.					According to effective Electronic Banking List of Conditions – For Private Clients.
Standard Daily ATM cash withdrawal limit <sup>K9</sup>	150 000 Ft	150 000 Ft	250 000 Ft	300 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	500 000 Ft					
ATM limit modification fee	Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification <sup>K10</sup>					When service provided
Standard daily ATM cash deposit limit	No limit set					

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Max. number of banknotes per ATM cash deposit transaction	50 pcs					
Standard POS daily limit <sup>K9</sup>	150 000 Ft	150 000 Ft	300 000 Ft	500 000 Ft	500 000 Ft	
Standard daily internet purchase limit	150 000FT but not higher than POS daily limit	150 000FT but not higher than POS daily limit	300 000FT but not higher than POS daily limit	500 000FT but not higher than POS daily limit	500 000FT but not higher than POS daily limit	
POS limit modification fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>K11</sup>	10 pcs	10 pcs	10 pcs	10 pcs	10 pcs	
PayPass limit (Limit for contactless transactions) <sup>K12</sup>	-	5 000 Ft	5000 Ft-	5000 Ft-	5000 Ft-	
Validity	For MasterCard and Maestro cards: 3 years For Visa Cards: 2 years					
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	10 banking days	10 banking days	
Urgent card issuance time	5 banking days	5 banking days	5 banking days	5 banking days	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	Free of charge (normal fee: minimum amount of membership fee <sup>K6</sup> )	The minimum amount of membership fee	At the production date of the bankcard
Transaction receipt retrieval request fee	500 Ft					When service provided
<b>Travel insurance for Cardholders<sup>B1</sup></b>						
Annual fee for STANDARD <sup>B4</sup> travel insurance	Not applicable	Not applicable	Included in membership fee	Not applicable	Not applicable	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for GOLD <sup>B5</sup> travel insurance	Not applicable	Not applicable	Not applicable	Included in membership fee	Included in membership fee	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>

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Annual fee for Supplementary optional travel insurance	Not applicable	Not applicable	4 500 Ft <sup>K3</sup>	4 500 Ft <sup>K3</sup>	4 500 Ft <sup>K3</sup>	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for Extra optional travel insurance	6 000 Ft <sup>K3</sup>	6 000 Ft <sup>K3</sup>	Not applicable	Not applicable	Not applicable	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
<b>Travel insurance for fellow traveller</b> <sup>B1,B3</sup>						
Annual fee for Extra optional travel insurance	6 000 Ft <sup>K3</sup>					When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>

\*Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with MasterCard Unembossed PayPass contactless cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with MasterCard Unembossed PayPass contactless card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed PayPass contactless card on the date of issue.

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of forced renewal. The Bank will charge the card membership fee of Mastro card in the month of renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding MasterCard Unembossed PayPass contactless card. In case of blocking of Maestro cards the Bank will issue Unembossed PayPass contactless card as replacement card from the 15<sup>th</sup> of July of 2015.

MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard bankcards will be issued by the Bank with PayPass contactless feature, because of this changes the designation of the cards will be also changed to MasterCard Standard PayPass contactless, MasterCard Gold PayPass contactless and Premium Banking Embossed MasterCard PayPass contactless bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with contactless feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with contactless feature as replacement card from the 15<sup>th</sup> of July of 2015.

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The **Premium Banking bankcard** includes assistance service, listed below.

## **Assistance Service**

**Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:**

*In case of technical failures and accidents*

- Information service
- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

**Household assistance – information and service dispatch in the following trades, with the assumption of costs**

*Maximum cost assumed: HUF 25,000 per event*

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs

- Plumbing repairs
- Locksmith

## **Medical and healthcare information in Hungary and Europe**

- Contact information for medical assistance
- Contact information for pediatric assistance
- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

## **General Medical Advice – telephone assistance**

*Specialist physician assistance over the phone in general medical issues affecting adults and children*

- Information on health status
- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

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 private persons currently in force at the Bank.

K1 VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

K2 Due upon the next day after the first activation in case of application via CallCenter or of the homepage of UniCredit Bank

K3 Fee calculation method: the 0,1% of the total value of settled transactions 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. The promotion period is valid until recalled

K4 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.

K5 Service provided on ATM of UniCreditK6 The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K7 Service is available on appropriate UniCredit ATM's

K8 Service provided on ATM of UniCredit

K9 The daily limits can be modified 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 Ft. Daily internet purchase limit defines the maximum daily amount of purchase transactions made via internet, through virtual POS terminal.

K10 The fee is not charged for raising limit up to HUF 150.000. Decreasing the limit is free of charge. Above the HUF 500.000 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 systemK11 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit

K12 Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Limits are definable only in the case of Contactless cards

K13 In case of free of charge cash withdrawal – provided according to effective law – the due date of fee for non free of charge transaction is on the booking date of the transaction or the booking date of the second free of charge transaction.

K14 In case of application for PIN code reproduction concerning Visa bank card issued before 16<sup>th</sup> of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.

# Debit Bankcard List of Conditions – for Private Clients

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.

B2 If - in case of insurances are valid until recalled – 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 by signing a Declaration of Insurance form.

B3 UniCredit cardholders with an active status bankcard can apply for travel insurance for fellow traveller. For this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4 Standard insurance cover is provided – for each travel for a maximum of 60 days spent outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

B5 Gold insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

PMB To qualify as a Premium Banking customer, the following requirements have to be met:

1) Overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million (When assessing the total savings amount, the Bank takes into consideration the following: overnight balance of accounts held at UniCredit Bank, balance of term deposits /for FX-based deposits, the HUF balance calculated on the central exchange rate for the given day applies/, and the current market value of the available overall closing portfolio of securities accounts held at UniCredit Bank.), or

2) Minimum huf 400.000 is credited on the current account via Bank transfer (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) per month (During the credit calculation, the Bank takes into consideration the amounts credited on the Client's UniCredit current accounts. In the case of incoming foreign currency transfers, the applied rate is identical to the exchange rate set by MNB valid on the last working day of the month prior to the given month)

The fulfilment of segment criteria is reviewed during the second half of each year, whereupon the Bank verifies whether or not Customers actually meet the eligibility criteria by examining the average balance of savings and the incoming monthly bank transfer of the last 6 months prior to the review.

The effect of the change in the Clients' status is not retroactive. The conditions of the credit and deposit products – already contracted – will remain unchanged until their expiry. The account conditions will change with the fulfillment of the mandatory notification obligation according to law CVII. of 1996. Clients can not apply for Premium Banking conditions after the status change.

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 15 percentage points higher than the level of the inland consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client.

Present List of Conditions is an inseparable part of the General Business, Conditions Bankcard Business Regulations and the List of Condition for Private Customers.