

ANNOUNCEMENT



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the below retail Lists of conditions with effective date 1st of December 2016.

List of Conditions	Service/product	Modification
Special conditions for non marketed UniCredit Partner Packages	Partner Package - Single transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 255, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Package - Single transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date of 1st December 2016. Fee of the transaction is 0.33 %, min. HUF 170, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Package - Single transfer outside the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 250, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Package - Single transfer within the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date of 1st December 2016. Fee of the transaction is 0.33 %, min. HUF 225, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Plusz Package - Single transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 255, max HUF 6 900

Special conditions for non marketed UniCredit Partner Packages	Partner Plusz Package - Single transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 170, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Plusz Package - Single transfer outside the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 250, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Plusz Package - Single transfer within the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.33 %, min. HUF 225, max HUF 6 900
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Package - Single transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 69, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Package - Single transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 59, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Package - Single transfer outside the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 220, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Extra Package - Single transfer within the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 199, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Extra Package - Single transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 69, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Extra Package - Single transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 59, max HUF 6 000

Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Extra Package - Single transfer outside the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 220, max HUF 6 000
Special conditions for non marketed UniCredit Partner Packages	Partner Bónusz Package - Single transfer within the Bank by means of Home Banking and Telephone Banking Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 199, max HUF 6 000
Special Conditions for Otthon Package	Single HUF transfer within the Bank by means of Home Banking and Telephone Banking Service	List of conditions includes fee of transaction, but fee is not changed
Special Conditions for Otthon Package	Single HUF transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	List of conditions includes fee of transaction, but fee is not changed
Special Conditions for Praktikus Package	Single HUF transfer within the Bank by means of Home Banking and Telephone Banking Service	List of conditions includes fee of transaction, but fee is not changed
Special Conditions for Praktikus Package	Single HUF transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	List of conditions includes fee of transaction, but fee is not changed
List of Conditions for Private customers of the Bank	Bónusz Package – Single HUF transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 150, max HUF 6 000
List of Conditions for Private customers of the Bank	Bónusz Package - Single HUF transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.3 %, min. HUF 220, max HUF 6 000
List of Conditions for Private customers of the Bank	Bónusz Package - Issuer fee of MasterCard Unembossed PayPass card	Promotion related to 50% discount of normal issue fee is recalled by the Bank with effective date of 1st of December 2016. Issuer fee is HUF 2 500

<p>List of Conditions for Private customers of the Bank</p>	<p>Ikon package – cash out on UniCredit ATM in Hungary</p>	<p>Fee calculation is modified by the Bank according to the following conditions: Monthly the first 4 transactions are free of charges. The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,3%, min. HUF 210 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards.</p>
<p>List of Conditions for Private customers of the Bank</p>	<p>Ikon package – cash out on UniCredit ATM in Hungary in case of Premium Banking Embossed MasterCard and Premium Banking Embossed PayPass bank card</p>	<p>Fee calculation is modified by the Bank according to the following conditions: Monthly the first 4 transactions are free of charges. The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,1%, min. HUF 100 in case of using Premium Banking Embossed MasterCard bankcard.</p>

List of Conditions for Private customers of the Bank	Ikon package – cash out on other ATM in Hungary	Fee calculation is modified by the Bank according to the following conditions: Monthly the first 4 transactions are free of charges. The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on other ATM in Hungary is 0,67%, + HUF 470 min. HUF 630 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards.
List of Conditions for Private customers of the Bank	Ikon package – cash out on other ATM in Hungary in case of Premium Banking Embossed MasterCard and Premium Banking Embossed PayPass bank card	Fee calculation is modified by the Bank according to the following conditions: Monthly the first 4 transactions are free of charges. The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on other ATM in Hungary is 0,4% + HUF 400, min. HUF 450 in case of using Premium Banking Embossed MasterCard bankcard.
List of Conditions for Private customers of the Bank	Ikon Package - Issuer fee of MasterCard Unembossed PayPass main card	Promotion related to issuer fee is recalled by the Bank with effective date 1st of December 2016. Issuer fee is HUF 2500
List of Conditions for Private customers of the Bank	Ikon Package - Issuer fee of MasterCard Unembossed PayPass supplementary card	Promotion related to issuer fee is recalled by the Bank with effective date 1st of December 2016. Issuer fee is HUF 2500
List of Conditions for Private customers of the Bank	Ikon Package – Membership fee of MasterCard Unembossed PayPass supplementary card	Promotion related to membership fee is recalled by the Bank with effective date 1st of December 2016. Issuer fee is HUF 3300

List of Conditions for Private customers of the Bank – not available account packages	Beugró Package – Single HUF transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to the number of transaction is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.45 %, min. HUF 150, max HUF 6 000
List of Conditions for Private customers of the Bank – not available account packages	Bónusz Package - Single HUF transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to the number of transaction is recalled by the Bank with effective date 1st of December 2016. Fee of the transaction is 0.45 %, min. HUF 220, max HUF 6 000
List of Conditions for Private customers of the Bank – not available account packages	Príma package – Príma account activity refund	Promotion is recalled by the Bank with effective date 1st of December 2016.
List of Conditions for Private customers of the Bank – not available account packages	Príma Package - Issuer fee of MasterCard Unembossed PayPass supplementary card	Promotion related to issuer fee is recalled by the Bank with effective date 1st of December 2016. Issuer fee is HUF 2500
List of Conditions for Private customers of the Bank – not available account packages	Príma Package – Membership fee of MasterCard Unembossed PayPass supplementary card	Promotion related to membership fee is recalled by the Bank with effective date 1st of December 2016. Issuer fee is HUF 3300
List of Conditions for Private customers of the Bank – not available account packages	Nonstop + package – Monthly account handling fee	Promotion related to the fee is recalled by the Bank with effective date 1st of December 2016. Account handling fee is HUF 1299/month.

List of Conditions and Announcement – not available premium banking account packages	Premium Banking Bázis package – Monthly account handling fee	Conditions related to account handling fee - modified by the Bank with effective date 1st of December- are as follows: The account handling fee for Premium Banking Basic account package is HUF 999 per month, an amount that is charged to the customer's account for a given month in all occasions and is subject to cancellation in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month. In case a minimum amount of HUF 75,000 is transferred to the account, a lower refund of HUF 375 applies. If none of the above criterias are met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank), neither the total nor the partial account handling fee will be refunded. The promotion is valid until recalled.
List of Conditions and Announcement – not available premium banking account packages	Premium Banking Bázis Package – Single HUF transfer within the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transacion is 0.2 %, min. HUF 150, max HUF 6 000
-List of Conditions and Announcement – not available premium banking account packages	Premium Banking Bázis Package - Single HUF transfer outside the Bank by means of Internet Banking, Mobile Banking and UniCredit Mobile Application Service	Promotion related to transactional fee is recalled by the Bank with effective date 1st of December 2016. Fee of the transacion is 0.2 %, min. HUF 220, max HUF 6 000

Sections of the above List of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 15th of November 2016.

UniCredit Bank Hungary Zrt.