



**Effective from: 23<sup>th</sup> August 2017 (1705) • Disclosed: 22<sup>nd</sup> August 2017**

1. The Partner Prestige Package is available for those natural persons (as private clients) who, at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions.  
Those private customers are entitled to open Partner Prestige Package, who have already registered on electronic portal ensured by the Bank till the predefined deadline in order to apply for this account package. Registration deadline is defined by the Bank and the organization (wherewith the private person is in Legal Relationship) in the Cooperation Agreement. The Bank and the organization inform the entitled applicants about the registration deadline.
2. Regarding fees not included in section I. (HUF account keeping) of the present Special Conditions the effective fees of Ikon account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
3. Fees not included in II. section (Overdraft) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank.
4. Fees not included in III. second section (Credit card conditions) of the present Special Conditions the effected fees shall be applied as indicated in effective document "List of Conditions – for credit card holder private clients" of the Bank.
5. Fees not included in IV. second section (Housing loans) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói" of the Bank.
6. After the expiration of the 2 years long period defined in section 7. the Bank shall increase fees and charges published in the present List of Conditions once a year, except for the two products described in section 7 i.)-ii.). The level of increase shall be 15 percent higher than 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 differ from the above level of increase in favour of the client.
7. Special conditions defined in this list of conditions are ensured by the Bank for a 2 years long period from the date of contracting except for the following cases:
  - i.) in case of housing loans special conditions are ensured for the whole term of the loan
  - ii.) in case of 2 months' special rate HUF deposit the amount can be tied within a 2 months long period after the conclusion of Bank Account Agreement with the special conditions defined below
  - iii.) in case of a credit card, among the specific conditions specified in the III. paragraph of the List of Conditions, the Bank provides the following for the entire duration of the credit card contract: the interest rate, the short-term fee, the card issuing fee and the co-card issuing fee.

Original account package shall be replaced by „Partner Ikon Plusz” package after 2 years calculated from the account opening, subsequently effective conditions indicated in document “Special Conditions for UniCredit Partner Aktiv Plusz and Partner Ikon Plusz packages” shall be applied. After the 2 year period mentioned, in case of overdraft facilities the conditions according to section 3, while regarding credit card conditions not listed in subsection. 7.ii) section 4. shall be applied. The Bank shall notify the clients of the change. Bank has the right to prolong –by informing the Account Owner about this fact- this 2 years period in favour of the Account Owner, while conditions remain unchanged.

| I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS                                    |                                                                                |                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Partner Prestige Package                                                                                            |                                                                                |                                                                                                  |
| Monthly account-handling fee                                                                                        |                                                                                | 0 HUF/month/bank account <sup>1</sup><br>(if the refund conditions are not met: 8 000 HUF/month) |
| Account opening and closing fee                                                                                     |                                                                                | 0 HUF                                                                                            |
| Default Statement                                                                                                   |                                                                                | Postal or Electronic                                                                             |
| Booking entry fee                                                                                                   |                                                                                | Free of charge                                                                                   |
| Credit entries in HUF (to HUF accounts)                                                                             |                                                                                | Free of charge                                                                                   |
| Direct debit                                                                                                        |                                                                                | Free of charge                                                                                   |
| Standing (intra and interbank) orders<br>(except the standing orders between the client's own accounts at the Bank) |                                                                                | Free of charge                                                                                   |
| In-bank standing orders of HUF transfer between client's own accounts <sup>2</sup>                                  |                                                                                | Free of charge                                                                                   |
| Commission<br>intra bank payment<br>orders <sup>4</sup>                                                             | Transfer orders between the accounts of the same Client <sup>2</sup>           | Free of charge                                                                                   |
|                                                                                                                     | by SpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application | Free of charge                                                                                   |
|                                                                                                                     | by Home Banking and Telephone Bank                                             | Free of charge                                                                                   |
|                                                                                                                     | by original bank form                                                          | 0,45%, min. HUF 710,<br>max. HUF 16 000                                                          |
|                                                                                                                     | by non-original form <sup>3</sup>                                              | 0,7%, min. HUF 1 500                                                                             |
| Commission<br>inter bank payment<br>orders <sup>4</sup>                                                             | by SpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application | Free of charge                                                                                   |
|                                                                                                                     | by Home Banking and Telephone Bank                                             | Free of charge                                                                                   |
|                                                                                                                     | by original bank form                                                          | 0,575%, min. HUF 970, max. HUF 19 500                                                            |
|                                                                                                                     | by non-original form <sup>3</sup>                                              | 0,7%, min. HUF 1 500                                                                             |
|                                                                                                                     | EFER transfers                                                                 | 0,3%, min. 250 HUF, max. 6 000 HUF                                                               |
|                                                                                                                     | VIBER transfers                                                                | 0,8%, min. 10 000 HUF, max. 100 000 HUF                                                          |

| Partner Prestige Package                                                                       |                                                                                                                                 |                                                      |
|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Cash deposit fee on UniCredit ATM in Hungary                                                   |                                                                                                                                 | Free of charge                                       |
| Cash withdrawal                                                                                | On domestic UniCredit ATM                                                                                                       | Free of charge                                       |
|                                                                                                | On other domestic ATM                                                                                                           | Free of charge                                       |
|                                                                                                | At branch cashier from HUF account (HUF from HUF account)                                                                       | 1%, min. HUF 1 000, max. HUF 20 000                  |
|                                                                                                | At branch cashier from HUF account (FCY from HUF account)                                                                       | 0,3%, max. HUF 6 000 (at buy/sell rates of exchange) |
|                                                                                                | Free of charge HUF cash withdrawal (from domestic ATM or branch cashier) based on effective law and NGM regulation <sup>5</sup> |                                                      |
| Issuer fee/Membership fee of MasterCard Unembossed PayPass bankcard                            |                                                                                                                                 | Free of charge / Free of charge                      |
| Issuer fee/Membership fee of MasterCard Standard PayPass / Visa Classic <sup>6</sup> bankcard  |                                                                                                                                 | Free of charge / Free of charge                      |
| Issuer fee/Membership fee of MasterCard Gold PayPass and VISA Gold <sup>6</sup> bankcard       |                                                                                                                                 | Free of charge / Free of charge                      |
| Purchase commission                                                                            |                                                                                                                                 | Free of charge                                       |
| SMS notification on credit transactions on bank account                                        |                                                                                                                                 | Free of charge                                       |
| SMS notification on debit transactions on bank account                                         |                                                                                                                                 | Free of charge                                       |
| SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions |                                                                                                                                 | Free of charge                                       |
| SpectraNet Internet Banking entry fee                                                          |                                                                                                                                 | Free of charge                                       |
| SpectraNet Mobil Banking entry fee                                                             |                                                                                                                                 | Free of charge                                       |
| UniCredit Mobil Application entry fee                                                          |                                                                                                                                 | Free of charge                                       |
| SpectraNet Internet Banking service fee                                                        |                                                                                                                                 | Free of charge                                       |
| SpectraNet Mobil Banking service fee                                                           |                                                                                                                                 | HUF 150 / month                                      |
| UniCredit Mobil Application service fee                                                        |                                                                                                                                 | Free of charge                                       |

## II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE PACKAGE

| Type of loan                 | Overdraft                                    |
|------------------------------|----------------------------------------------|
| Credit limit                 | Minimum HUF 400.000, maximum HUF 3.000.000   |
| Interest rate (yearly)       | effective base rate of the central bank + 5% |
| Annual handling fee          | HUF 0                                        |
| Annual percentage rate (APR) | 34,36%                                       |
| Interest settlement          | Monthly                                      |

### Representative example:

When applying for an overdraft facility of HUF 400 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 5.9%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 34.36%. Amount of instalment: HUF 1 967 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 519 600; the total cost of the loan is HUF 119 600, which includes HUF 8 000 of account handling fee beside interest.

### Representative example in such cases, when the Bank settles in every month a credit transaction with higher amount than HUF 600.000 on Partner Prestige account\*:

When applying for an overdraft facility of HUF 400 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 5.9%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 6.06%. Amount of instalment: HUF 1 967 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 423 600; the total cost of the loan is HUF 23 600, which does not include other fee beside interest.

*\*The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with reimbursement of the monthly account handling fee for Partner Prestige package and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates.*

## III. UNICREDIT CREDIT CARD CONDITIONS FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE PACKAGE

Following conditions shall become effective on the 20<sup>th</sup> of June 2017, conditions will be provided by the Bank in case card applications made after 20<sup>th</sup> of June 2017.

| Designation                                                             | UniCredit Orange                                | UniCredit Blue                                  | UniCredit Gold                                  | Due date of fees                                                                                                          |
|-------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Credit limit available                                                  | HUF 600 000- 1 000 000                          |                                                 |                                                 |                                                                                                                           |
| Card Issuer fee                                                         | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |
| Supplementary card issuer fee                                           | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |
| Card Membership fee                                                     | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |
| Supplementary card membership fee                                       | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |
| Interest rate (monthly)                                                 | effective base rate of the central bank + 5%/12 | effective base rate of the central bank + 5%/12 | effective base rate of the central bank + 5%/12 | Due in cases described by Bank Card Terms and Conditions, due on the statement day of the settlement period.              |
| Annual Percentage Rate (APR)                                            | 37,39%                                          | 37,39%                                          | 31,47%                                          |                                                                                                                           |
| Credit life insurance and administration fee for primary card (monthly) | 0,19%                                           | 0,19%                                           | 0,19%                                           | According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance. |
| Limit modification fee                                                  | HUF 99                                          | HUF 99                                          | HUF 99                                          | Per occasion                                                                                                              |
| Closure fee                                                             | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |
| SMS service                                                             | Free of charge                                  | Free of charge                                  | Free of charge                                  |                                                                                                                           |

**Representative examples:**

For the UniCredit Orange credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0.492 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 37.39%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount

immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 133 938, while the total estimated amount payable by the client: HUF 733 938, which includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 37.39%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 133 938, while the total estimated amount payable by the client: HUF 733 938, which includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 31.47%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 145 423, while the total estimated amount payable by the client: HUF 895 423, which includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

**Representative examples in such cases, when the Bank settles in every month a credit transaction with higher amount than HUF 600.000 on Partner Prestige account\*:**

For the UniCredit Orange credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 45 938, while the total estimated amount payable by the client: HUF 645 938, which does not include other fee, beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 45 938, while the total estimated amount payable by the client: HUF 645 938, which does not include other fee, beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of

HUF 750 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 57 423, while the total estimated amount payable by the client: HUF 807 423, which does not include other fee, beside the interest.

*\*The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with reimbursement of the monthly account handling fee for Partner Prestige package and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates.*

IV. UniCredit Housing loans with market rate for private customers with Partner Prestige Package

|                        |                                                                                                               |
|------------------------|---------------------------------------------------------------------------------------------------------------|
| Interest rate (yearly) | Interest rate published in announcement (including subsidy of the interest disclosed in Announcement) – 0,25% |
| Credit amount          | Minimum: HUF 5.000.000 maximum HUF 40.000.000                                                                 |

Annual Percentage Rate (APR)

| APR                                            | UniCredit Housing loan with market rate |                        |          |                     |          |          |
|------------------------------------------------|-----------------------------------------|------------------------|----------|---------------------|----------|----------|
| Type of interest calculation                   | Linked to reference rate                | Variable interest rate |          | Fixed interest rate |          |          |
| Term of loan                                   | -                                       | -                      | -        | 10 years            | 15 years | 20 years |
| Interest period                                | -                                       | 5 years                | 10 years | -                   | -        | -        |
| Housing loan with market rate for purchase     | 6,97%                                   | 8,39%                  | 9,78%    | 9,03%               | 10,04%   | 10,34%   |
| Housing loan with market rate for construction | 7,01%                                   | 8,44%                  | 9,83%    | 9,03%               | 10,04%   | 10,34%   |
| Loan for refurbishing                          | 6,96%                                   | 8,39%                  | 9,78%    | 9,03%               | 10,04%   | 10,34%   |

Representative example:

Calculation of representative example is executed taking into consideration the following conditions (The Bank deducted subsidy of interest –published in „Special conditions for UniCredit Partner Prestige package”- from standard interest rate):

- housing loan with market rate secured with real estate collateral

# Special conditions for UniCredit Partner Prestige Package

- loan amount (total loan amount) is HUF 5 000 000
- Term: 20 years
- number of instalments: 240
- total amount of the loan, in addition to the interest rate, is composed of the following:
  - fee related to transfer of loan amount (in case of purchase it is HUF 17 500)
  - a fee for 1 property registration procedure: HUF 12,600 (mortgage lien registration application)
  - a fee for 1 title deed extracted from the Takarnet system: HUF 1 000
  - handling fee of Partner Prestige package is HUF 8 000 /month

In case of housing loan with term of 20 years and with fixed interest rate the Bank has taken into consideration the following fees during calculation:

- a fee for 1 property registration procedure: HUF 12,600 (mortgage lien registration application)
- handling fee of Partner Prestige package is HUF 8 000 /month

Since the calculation fee of the value of real estate collateral is reimbursed in case of application received till the 31th of December 2017, the Bank did not take it into consideration.

|                                         | UniCredit housing loan   |                                                             |                |
|-----------------------------------------|--------------------------|-------------------------------------------------------------|----------------|
| Type of interest calculation:           | Variable rate            |                                                             | Fixed rate     |
|                                         | Linked to reference rate | Variable in every period– 5 years long interest rate period | 20 years       |
| Interest rate:                          | 3,78%                    | 5,25%                                                       | 7,24%          |
| Amount of the first monthly instalments | HUF 29 943               | HUF 33 976                                                  | HUF 39 867     |
| APR                                     | 6,97%                    | 8,39%                                                       | 10,34%         |
| Total fee of loan                       | HUF 4 132 311            | HUF 5 107 957                                               | HUF 6 513 737  |
| Total amount repayed by consumer        | HUF 9 132 311            | HUF 10 107 957                                              | HUF 11 513 737 |

*The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with the discount for Partner Prestige account and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates. The premium for the property insurance to be taken out for the property serving as collateral for the loan is not known for the lender, the APR does not include it.*

**V. Special rate deposit for private clients with Partner Prestige package**

For special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below.

Any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase\* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 6<sup>th</sup> of June 2017.

*\* The Bank reduces the amount of “new money” with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored. The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.*

Minimum amount of deposit: HUF 200 000

Same account owner is entitled to make deposit(s) up to HUF 15 000 000 with special conditions of 2 months’ special rate HUF deposit within a 2 calendar months long period after the conclusion of the Bank Account Agreement related to Partner Prestige package. Deposit cannot be tied up with these special conditions after the 2 month long period.

Interest rate in effect for the first 2 months term of deposit:

|                                                                         |                                              |
|-------------------------------------------------------------------------|----------------------------------------------|
| Amount of deposit (HUF)                                                 | Minimum HUF 200.000 , Maximum HUF 15.000.000 |
| Term of deposit                                                         | 2 months                                     |
| Annual interest rate/Unified deposit interest rate (EBKM)/standard EBKM | 3% / 3,04% / 0,01%                           |

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Point II.1 of the Announcement, effective on the starting date of the new interest period.

<sup>1</sup> The normal account handling fee of package is HUF 8000/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited on the account if minimum HUF 600 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 4 000 is credited promotionally on the account if less than HUF 600 000 but at least HUF 300 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 2 000 is credited on the account if less than HUF 300 000 but at least HUF 200 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).

If the credit conditions are not met, no refund will not be applied. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

<sup>2</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

<sup>3</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

<sup>4</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

<sup>5</sup> The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Spectranet Internet Banking if the Client has got access to the service.

If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is

submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part. If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.

<sup>6</sup> 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.

<sup>7</sup> Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

<sup>8</sup> Taking into consideration the balance of FCY accounts as well, calculating with exchange rates of Central Bank valid on the day of credit transaction.