

SPECIAL CONDITIONS FOR FIX ACCOUNT PACKAGE

Effective from: 15 September 2017 (1703) • Disclosed: 15 September 2017

		Fix account package*
Monthly account-handling fee		HUF 995 / month ² / bankaccount ¹
Default Statement		electronic
Direct debit		0.5%
In-bank and bank-to-bank standing orders³		0.5%
Commission in-bank payment orders^{3,4}	bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	0.5%
	by Home Banking and Telephone Bank	0.5%
	by original bank form	0.5%
Commission on bank-to-bank payment orders⁴	bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	0.5%
	by Home Banking and Telephone Bank	0.5%
	by original bank form	0.5%
Cash withdrawal	On domestic UniCredit ATM ⁵	0.5%
	On other domestic ATM ⁵	0.5%
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁶	Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. See details in footnote 6.
Issuer fee/Membership fee of MasterCard Unembossed PayPass bank card		Free of charge / 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
SpectraNet Internet Banking Light service fee		Free of charge
UniCredit Mobile Application service fee		Free of charge ⁷

The bank announces a promotional offer from 08 May 2017 until revoked, but not later than 29 December 2017, within the framework of which the bank will credit the following amounts, by the last day of the 4th calendar month from the month of account

opening to clients entering into a contract for a new Fix account package during the period of the promotional offer but not using a payment account kept in Hungarian forints by the bank between 01 January 2017 and 07 May 2017 in the cases specified below.

- a) If at least HUF 150.000 is credited a month from bank transfers (not including transfers made between own accounts) on the Fix account of the Account Holder in at least two different calendar months between the calendar month of account opening and the subsequent three calendar months, the bank will credit HUF 5,000 on the account.
- b) If the condition defined in paragraph a) is fulfilled and if the total amount of purchase transactions carried out and settled by the Account Holder with a bank card associated with the Fix account package in the calendar month of account opening and the subsequent three calendar months exceeds HUF 150.000, the bank will credit further HUF 5,000 on the account in addition to the HUF 5,000 specified in paragraph a). (Not constituted as purchase: billing adjustment transactions, repayments, withdrawals from Automatic Teller Machines, electronic transactions related to ATMs, bank branches, and post offices, other, bankcard transactions fees stated in the List of Conditions of UniCredit bank.)
- c) If the conditions specified in paragraphs a) and b) are all fulfilled and, simultaneously with the opening of the Fix account package, the Account Holder requested a switch of payment account in compliance with the provisions of Government Decree 263/2016 (31 August) on the switch of payment accounts at the bank by submitting the respective standard form, on which the bank is specified as the New Payment Service Provider and the opened Fix account is designated the New Payment Account, the bank shall credit a further HUF 5,000 on the account, in addition to the total amount of HUF 10.000, credited pursuant to paragraphs a) and b).

Referred customers, opening an account within the framework of the customer "Referral Promotion" organized by the Bank, are not eligible to participate in this promotional offer. Each client is eligible for credits in relation to no more than one Fix account package.

* The Special Conditions presented here apply to HUF bank account and HUF payment transactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

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.

¹ The Bank announces a promotion that is valid until revoked, for those who indicate their purpose on the Bank's website (www.unicreditbank.hu) during the period of the promotion for opening a bank account called „Fix”, and after this online registration sign a new contract with the Bank for the „Fix” account package. Within the promotion the client is entitled to free bank account-handling fee in the calendar month of the account opening, and the three subsequent calendar months (hereinafter referred to as „1st promotional period”) in relation to “Fix” account package. In addition if those clients who registered online and opened a new „Fix” bank account, fulfill all the criteria mentioned below until the 20th day of the 1st promotional period (if it falls on a holiday, then the next working day, hereinafter referred to as „examination day”) are entitled to free bank account-handling fee for another three calendar months related to “Fix” account package until the promotion is revoked:

- at least two (in relation of different beneficiaries) domestic standing orders or direct debit payments – still active on the examination day – have been fulfilled until the examination day in Hungarian forint (not between own accounts), furthermore
- until the examination day in the 1st promotional period, at least five purchases with a bankcard related to the “Fix” account package have been settled (not constituted as purchase: billing adjustment transactions, repayments, withdrawals from Automatic Teller Machines, electronic transactions related to ATMs, bank branches, and post offices, other, bankcard transactions fees stated in the List of Conditions of UniCredit bank).

The promotion is valid until revoked.

² The basic account-handling fee is charged for each started month.

³ 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.

⁴ 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).

⁵ The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard Paypass bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

⁶ 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 via ATM. 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.

⁷ The standard fee is HUF 150 / month, which is waived by the bank as a promotion. This promotional offer is valid until revoked.