

# LIST OF CONDITIONS AND ANNOUNCEMENT – SPECIAL CONDITIONS FOR CUSTOMERS WITH PREMIUM BANKING AND TOP AFFLUENT STATUS



***Previous name of the Announcement: List of Conditions and Announcement of Premium Banking packages and List of Conditions and Announcement for Top Affluent Customers***

***Effective from: 15<sup>th</sup> September 2017 (1701) • Disclosed on the: 15<sup>th</sup> September 2017***

Premium Banking special conditions are available exclusively to our customers with Premium Banking client status. In order to qualify as a Premium Banking customer, the following requirements have to be met:

- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million<sup>1</sup> or
- 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<sup>2</sup>

(hereinafter referred to as: Segment criteria)

The special criterias of the Top Affluent Customer status:

- The current List of Terms and Conditions applies to customers with Premium Banking contracts concluded after 1 January 2010, who have savings between a minimum of HUF 30 million and a maximum of HUF 100 million held at UniCredit Bank Hungary Zrt. and who signed an agreement with the bank for the application of this List of Terms of Conditions.
- When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day.
- This List of Conditions is applied to the Customers who were written informed about their Top Affluent Customer status by Bank in January 2010. If the contract of Top Affluent status is terminated, than the terms of Bónusz account package, announced in the List of Conditions for Private Customers will be applied.from the first day of the following month.

The fulfilment of segment criteria is reviewed on an annual basis, whereupon the Bank verifies whether or not Customers actually meet the eligibility criteria. If upon the annual review the balance of savings calculated as described above fails to reach HUF 30 million, any customer having a Top Affluent Customer status will be served as a retail or affluent customer as of the next year, depending on his/her savings balance, and the Bank's List of Conditions applying to Private

Individuals shall henceforth apply to him/her. Any change in the customer's status shall not be retroactive in its effect; thus the terms and conditions of any investment and credit products regulated by any prior agreements shall remain unchanged until the expiry of these agreements, whereas account terms and conditions shall change once the bank performs its obligation to inform the customer as per Act CCXXXVIII of 2013 after the change in status, the customer may no longer benefit from the Top Affluent terms and conditions.

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.

For fees, due date of fees and services of Premium Banking Bazis and Assistance packages, not contained in these Announcement, the fees and services of the Bonus account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable. For fees and services of Premium Banking Ikon package, not contained in these Announcement, the fees and services of the Beugro account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. *addendum: Announcement on the Execution Order of Transaction and Time Deposits*
2. *addendum: Fees of Other Services*
3. *addendum: Debit Bankcard – List of Conditions for Private clients*
4. *addendum: Electronic Banking – List of Conditions for Private clients*

## I. Savings product

### I.A. Term Deposit Interest Rates (only in Branches or via Telefonbank)

#### I.A.1. HUF deposits

##### 3-months' special rate HUF deposits

For any special rate term deposit tied up for 3 months, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the first period of the deposit:

Deposit amount (HUF)	From 250.000		
Tenor	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
3 months	0,10%	0,10%	0,01%

*The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.*

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 Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

I.A.2. Foreign currency deposits

	FCY Deposits – EUR, CHF		
	up to EUR 10,000 <sup>1,2</sup> up to CHF 10,000 <sup>1,2</sup>	b/w EUR 10,000 and 20,000 <sup>1,2</sup> b/w CHF 10,000 and 20,000 <sup>1,2</sup>	EUR 20,000 or above <sup>2</sup> CHF 20,000 or above <sup>2</sup>
	Annual percentage yield	Annual percentage yield	Annual percentage yield
1 month	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
2 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
3 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
6 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
9 months <sup>3</sup>	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
12 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%

<sup>1</sup> For the upper limit of each category the higher rate of the following bracket applies)

<sup>2</sup> CHF and EUR deposits are fixed into standard interest rates according to ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers document. In case of CHF, from 11-02-2015; in case of EUR from 04-01-2016.

<sup>3</sup> 9 months duration is not available for CHF deposits.

	FCY Deposits – USD		
	up to USD 10,000 <sup>1</sup>	b/w USD 10,000 and 20,000 <sup>1</sup>	USD 20,000 or above
	Annual percentage yield	Annual percentage yield	Annual percentage yield
1 month	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%
2 months	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%
3 months	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%
6 months	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%
9 months <sup>2</sup>	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%
12 months	LIBOR – 0,40%	LIBOR – 0,30%	LIBOR – 0,20%

<sup>1</sup> For the upper limit of each category the higher rate of the following bracket applies)

<sup>2</sup> 9 months duration is not available for USD deposits.

	FCY Deposits - GBP		
	up to GBP 10,000 <sup>1,2</sup>	b/w GBP 10,000 and 20,000 <sup>1,2</sup>	GBP 20,000 or above <sup>2</sup>
	Annual percentage yield	Annual percentage yield	Annual percentage yield
1 month	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>
2 months	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>
3 months	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>
6 months	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>
9 months <sup>3</sup>	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>
12 months	<b>LIBOR – 0,20%</b>	<b>LIBOR - 0,15%</b>	<b>LIBOR - 0,10%</b>

<sup>1</sup> For the upper limit of each category the higher rate of the following bracket applies)

<sup>2</sup> GBP deposits are fixed into standard interest rates according to ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers document from 05-09-2016.

<sup>3</sup> 9 months duration is not available for GBP deposits.

*References to LIBOR specified for individual deposit terms represent the respective LIBOR reference yields applicable to the given term. Their values as of the deposit value date are identical to the reference yield published on [www.mnb.hu](http://www.mnb.hu) for the preceding business day. The minimum amount of term deposits is set in the effective ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers document II.1 point for FCY deposits.*

*From 05-09-2015, offering of BUBOR linked deposits is terminated. By existing deposited amounts the applicable interest rates are found in the effective Announcement of Non-distributed Products – Time Deposits.*

#### **I.B. Fees relating to securities transactions**

Agency fees in secondary trading (based on actual transaction value)	
For securities listed on the Budapest Stock Exchange (excluding certificates <sup>3</sup> )	0,50% min. HUF 3 000,-

## II. Account keeping fees, commissions of money transfer of FCY accounts

		In case of Top Affluent status	In case of Premium Banking
<b>Account opening</b>		Free of charge	
Account-handling fee		Free of charge <sup>5</sup>	HUF 324/month/account <sup>10,5,12</sup>
<b>Money Transfers</b>			
<b>Credit items</b>			
FCY credit entries to FCY accounts <sup>13</sup>		Free of charge <sup>13</sup>	
<b>Debit items</b>			
FCY Debit Transfers			
Commission on bank-to-bank payment orders <sup>17</sup>	By Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,275%, min. EUR 5,95	
	By original bank form	0,45% min. EUR 10	
	By not original bank form or by special processing <sup>14</sup>	0,50% min. EUR 15	
Commission on in-bank payment orders <sup>17</sup>	By Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30%, min. EUR 5	
	By original bank form	0,40% min. EUR 10	
	By not original bank form or by special processing <sup>14</sup>	0,45% min. EUR 15	
Urgent FCY Payment orders with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / Mobile Banking and Multicash client programmes (in HUF, EUR and USD)		0,55%, min. EUR 30	
<b>HUF Debit Transfers on FCY accounts</b>			
Commission on bank-to-bank payment orders <sup>17</sup>	By Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,35% min. HUF 150	
	By original bank form	0,45% min. HUF 250	
	By not original bank form or by special processing <sup>14</sup>	0,50% min. HUF 800	
Commission on in-bank payment orders <sup>17</sup>	By Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30% min. HUF 150	
	By original bank form	0,40% min. HUF 250	
	By not original bank form or by special processing <sup>14</sup>	0,45% min. HUF 800	
Bank-to-bank Standing Orders		0,35%, min. 5 EUR	
In-bank Standing Orders		0,30%, min. EUR 5	
Transfer orders with missing data/errors <sup>8</sup>		EUR 8 <sup>9</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 <sup>10</sup>	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>11</sup>		Monthly the first 2 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 11)	

### III. Other cash transactions

	In case of Top Affluent status	In case of Premium Banking
<b>Cash out – to the debit of the account</b>		
In the currency of the account	Cash out in FCY: 0,79%, min. 2,35 EUR	
In different currency of the account	Free of charge (buying and selling rates of exchange applied) <sup>7</sup>	0,3% max. 6 000 Ft (buying and selling rates of exchange applied)
Bulk deposit in domestic currency	0,15%	
Bulk deposit in foreign currency	0,40%	

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice  
2 days' notice for USD, EUR in the case of cash withdrawals over the equivalent of HUF 1,000,000 and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

### IV. Special conditions concerning deposits and credit conditions in case of customers with top affluent status

Special credit interest for FX account overdraft	1 month LIBOR + 10%
<b>Interest settlement expiry</b>	
<b>For HUF current accounts</b>	
Interest credit	by calendar quarter
Interest charge	as per a separate agreement
<b>For FX accounts</b>	
Crediting interest payable on demand	by calendar quarter
Interest charge	as per a separate agreement

#### UniCredit Credit Cards

Description	UniCredit Gold credit card	Platinum credit card	Due date of fees
Primary Card Issuer fee	Free of charge <sup>15</sup>	50% of normal fee <sup>15</sup>	Upon the first activation after the application for a card
Primary Card Membership fee	Free of charge <sup>16</sup>	50% of normal fee <sup>16</sup>	Annually, in arrears, by the 15 <sup>th</sup> day of the month following the month indicated on the card



## **V. Assistance Services**

### **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



1 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.

2 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 fulfilment of the mandatory notification obligation according to law CVII. of 1996 and LXXXV. of 2009. Clients can not apply for Premium Banking conditions after the status change.

3 The Bank refuses to accept purchase and sale orders for certificates listed in the Budapest Stock Exchange and securities traded in currencies other than HUF.

4 The minimum of the promotional annual fee of Premium Banking Embossed MasterCard PayPass card is HUF 5990. The fee 0,01% of the successful shopping transactions by the card within the previous 12 month of the due date but no less than the amount indicated herein. Within the period of promotion the calculated fee above the minimum fee is not applied. The promotion is valid until recalled.

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

6 As a promotional offer valid exclusively through the promotion period. The regular closing fee for Top Affluent Customer package is equal to the closing fee of Private package, shall not be applied during the promotion. This offer is valid until revoked.

7 The normal fee is 0,2%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

8 It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

9 Calculation method of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawal.

10 Calculation method of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawal.

11 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.

12 The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the

fee above. This promotions are valid until withdrawn.

13 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 590 which will not be charged as a promotion. The promotion is valid until recalled.

14 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.

15 The charge indicated above is a special offer by the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.

16 As a special offer it is free of charge if the amount of purchase turnover successfully implemented and accounted on the credit card account during 12 months preceding the first day of the month following the accounting month of the primary card, reached HUF1.5 million for a UniCredit Gold credit card,, and reached HUF 3 million for a UniCredit Platinum credit card,. This action is valid until withdrawn. The normal tariff is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with a credit card.

17 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).