

# SPECIAL CONDITIONS FOR NON MARKETED UNICREDIT PARTNER PACKAGES



**Effective from: 15th of September 2017. (1701) • Disclosed: 15th of September 2017.**

Partner, Partner Plusz, Partner Bónusz, Partner Plusz Extra és Partner Bónusz Extra Packages shall not be applied from 1 November 2015.

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## I. Special conditions for Partner Package

<i>Management of HUF account</i>	Account opening	Free of charges <sup>1</sup>
	Monthly closing fee	HUF 399 / month / bank account <sup>2</sup> UDRI: 0,01%
Bank Card	MasterCard Unembossed PayPass principal card issuance fee	For cards applied until 01.08.2013 Free of charges <sup>1</sup> , for cards applied from 01.08.2013 - 50% issuer fee discount <sup>1</sup>
Cash out	On UniCredit ATM in Hungary	monthly the first transaction is free of charge <sup>3; 5</sup>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>4</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 4)

1 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates for the promotional rate are included in the conditions of the Private Plus Account.

2 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, at least the specified amount. As a promotional offer the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

3 As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This promotion is valid until withdrawn. For any further number of pieces the charges referred to in Debit card List of Conditions are applicable. The Bank applies free of charge ATM transaction – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

4 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.

5 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 4).

For Agreements pertaining to retail personal loans, overdraft facilities, retail multi-purpose mortgage loans and housing loans concluded based on an application submitted before 1 February 2013 the discounts provided pursuant to the Special Conditions set in the framework of the Employee Package of Partner Companies shall remain unchanged as of 1 February. The relevant conditions shall be included in UniCredit Bank's notice about loans not marketed.

In case of fees and the non-promotional fees not contained in the present Special Conditions, the valid fees for the Private Plus Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail 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..

## II. Special conditions for Partner Plusz Package

Management of HUF account	Account opening	Free of charges <sup>1</sup>
	Monthly closing fee	HUF 399 / month / bank account <sup>2</sup> UDRI: 0,01%
Foreign exchange account management	Bookkeeping entry fee	HUF 0 <sup>3</sup>
	FCY credit entries to FCY accounts	HUF 0 <sup>3</sup>
Bank Card	MasterCard Unembossed PayPass principal card issuance fee	For cards applied until 01.08.2013 Free of charges <sup>1</sup> , for cards applied from 01.08.2013 - 50% issuer fee discount <sup>1</sup>
Cash out	On UniCredit ATM in Hungary	monthly the first transaction is free of charge <sup>4; 6</sup>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>5</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 5)

Mortgage loans	Special offer for fee reimbursement	The fee for the statement of Mortgage Lending Value must be paid on the spot at the valuation. The Bank shall credit the fee for the statement of the Mortgage Lending Value for residential property to the customers bank account included in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the bank. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.), and the exact address and lot number of the property must be indicated on the invoice. This promotional offer is valid until withdrawn.
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1 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn.

2 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, at least the specified amount. As a promotional offer the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

3 The charge indicated above is provided as a promotional offer of the Bank. This promotional offer is valid until withdrawn. The regular rates for the promotional rate and the Foreign Exchange Account fees and their due date not described in the present Special Conditions are included in the conditions of the Foreign Exchange Bank Account.

4 As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This promotion is valid until withdrawn. For any further number of pieces the charges referred to in Debit card List of Conditions are applicable. The Bank applies free of charge ATM transaction – their

number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

5 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.

6 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 5).

For Agreements pertaining to retail personal loans, retail multi-purpose mortgage loans and housing loans concluded based on an application submitted before 1 February 2013 the discounts provided pursuant to the Special Conditions set in the framework of the Employee Package of Partner Companies shall remain unchanged as of 1 February. The relevant conditions shall be included in UniCredit Bank's notice about loans not marketed.

In case of fees and the non-promotional fees not included in the present Special Conditions the valid fees for the Private Plus Account under UniCredit Bank's List of Retail Conditions shall apply; for foreign exchange accounts the fees related to the foreign exchange account included in UniCredit Bank's List of Retail Conditions shall apply; for overdraft facilities and personal loans the relevant conditions included in the conditions of non-real estate secured loans (Notice for Non-Real Estate Secured Loans) included in the notice about loans provided for private persons shall apply. For mortgage loans the conditions included in the documents entitled "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans" and "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans" shall apply. The due date of the fees charged are included in UniCredit Bank's List of Retail Conditions; for overdraft facilities and personal loans fees are included in the notice about non-real estate secured loans; for mortgage loans the applicable fees are included in the documents entitled "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans" and "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans".

Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees defined in its list of conditions by an amount which exceeds more than 15 percentage points of the annual consumer price index rate published by Central Statistics Office (KSH), from which increase the Bank may differ to a direction favorable for the customer.

### III. Special conditions for Partner Bónusz Package

<i>Management of HUF account</i>	Account opening	Free of charges <sup>1</sup>
	Monthly closing fee	Free of charges with refund <sup>2</sup> , in case the precondition for crediting is not fulfilled:
Single transfer outside the Bank <sup>9</sup>	By means of Internet Banking, Mobile Banking and UniCredit Mobile application ApplicationService	0.3%, min. HUF 69, max HUF 6,000 <sup>1</sup>
	By means of Home Banking and Telephone Banking Service	0.3%min. HUF 220, max HUF 6,000 <sup>1</sup>
Single transfer within the bank <sup>9</sup>	By means of Internet Banking, Mobile Banking and UniCredit Mobile application	0.3% min. HUF 59, max HUF 6,000 <sup>1</sup>
	By means of Home Banking and Telephone Banking Service	0.3% min. HUF 199, max HUF 6,000 <sup>1</sup>
SMS service	SMS notification about crediting the account <sup>4</sup>	Free of charges <sup>1</sup>
<i>Foreign exchange account management</i>	Bookkeeping entry fee	HUF 0 <sup>5</sup>
	FCY credit entries to FCY accounts	HUF 0 <sup>5</sup>
Bank Card	MasterCard Unembossed PayPass principal card issuance fee	For cards applied until 01.08.2013 Free of charges <sup>1</sup> , for cards applied from 01.08.2013 - 50% issuer fee discount <sup>1</sup>
Cash out	On UniCredit ATM in Hungary	monthly the first transaction is free of charge <sup>6, 8</sup>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>7</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 7)
Mortgage loans	Special offer for fee reimbursement	The fee for the statement of Mortgage Lending Value must be paid on the spot at the valuation. The Bank shall credit the fee for the statement of the Mortgage Lending Value for residential property to the customers bank account included in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the bank. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.), and the exact address and lot number of the property must be indicated on the invoice. This promotional offer is valid until withdrawn.

1 The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until withdrawn.

2 The rates indicated above are provided by the Bank as a promotional offer and are subject to specified conditions. This promotional offer is valid until withdrawn. The condition for crediting the closing fee is that in the specific calendar month the customer must have at least HUF 75,000 in total credited to the

account coming from transfer transactions (transfers among own accounts are excluded). The customer's account is debited with the closing fee in the given month and credited to the account in the following month provided the conditions are fulfilled.

3 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, at least the specified amount. As a promotional offer the Bank will not charge the amount exceeding the minimum amount

indicated above. The discount is valid until withdrawn.

4 The conclusion of the relevant Agreement is required and pertaining only to HUF-based Partner Bonus Bank Accounts.

5 The charge indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The regular rates for the promotional rate and the Foreign Exchange Account fees and their due date not described in the present Special Conditions are included in the conditions of the Foreign Exchange Bank Account.

6 As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This promotion is valid until withdrawn. For any further number of pieces the charges referred to in Debit card List of Conditions are applicable. The Bank applies free of charge ATM transaction – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

7 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 Client's account.

8 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 7). For Agreements pertaining to retail personal loans, , retail multi-purpose mortgage loans and housing loans concluded based on an application submitted before 1 February 2013 the discounts provided pursuant to the Special Conditions set in the framework of the Employee Package of Partner Companies shall remain unchanged as of 1 February. The relevant conditions shall be included in UniCredit Bank's notice about loans not marketed.

9 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).

In case of fees and the non-promotional fees not included in the present Special Conditions the valid fees for the Bonus Bank Account under UniCredit Bank's List of Retail Conditions shall apply; for foreign exchange accounts the fees related to the foreign exchange account included in UniCredit Bank's List of

Retail Conditions shall apply; for overdraft facilities and personal loans the relevant conditions included in the conditions of non-real estate secured loans (Notice for Non-Real Estate Secured Loans) included in the notice about loans provided for private persons shall apply. For mortgage loans the conditions included in the documents entitled “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans” and “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans” shall apply. The due date of the fees charged are included in UniCredit Bank’s List of Retail Conditions; for overdraft facilities and personal loans fees are included in the notice about non-real estate secured loans; for mortgage loans the applicable fees are included in the documents entitled “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans” and “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans”.

Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees defined in its list of conditions by an amount which exceeds more than 15 percentage points of the annual consumer price index rate published by Central Statistics Office (KSH), from which increase the Bank may differ to a direction favorable for the customer.



#### IV. Special conditions for Partner Bónusz Extra and Partner Plusz Package

	Partner Bónusz Extra <sup>1</sup>	Partner Plusz Extra <sup>1</sup>
<b>Monthly closing fee</b> (Account management fee)	<b>Free of charge<sup>2</sup>,</b> if the condition of a <b>HUF 75,000 /month</b> credit to the account is not met: HUF 499 / month / bank account <sup>3</sup> EBKM (Unified Deposit Rate Index): 0.01%	<b>HUF 299 / month / bank account<sup>3</sup></b> EBKM (Unified Deposit Rate Index): 0.01%
Single transfer outside the Bank <sup>9</sup> by means of Internet Banking, Mobile Banking and UniCredit Mobile application ApplicationService	0.3%, min. HUF 69, max HUF 6,000 <sup>1</sup>	
Single transfer outside the Bank <sup>9</sup> by means of Home Banking and Telephone Banking Service	0.3% min. HUF 220, max HUF 6,000 <sup>1</sup>	
Single transfer within the bank <sup>9</sup> by means of Internet Banking, Mobile Banking and UniCredit Mobile application	0.3% min. HUF 59, max HUF 6,000 <sup>1</sup>	
Single transfer within the bank <sup>9</sup> by means of Home Banking and Telephone Banking Service	0.3% min. HUF 199, max HUF 6,000 <sup>1</sup>	
<b>Fee for cash withdrawal:</b>  from a domestic UniCredit ATM <sup>4; 8</sup>  from other domestic ATM <sup>4; 8</sup>  further withdrawals: from a domestic UniCredit ATM  from a domestic non-UniCredit ATM	<b>first withdrawal each month is free of charge</b>  <b>first withdrawal each month is free of charge</b>  <b>0.3%, min. HUF 210</b>  <b>0.67%+HUF 470, min HUF 630</b>	<b>first withdrawal each month is free of charge</b>  <b>first withdrawal each month is free of charge</b>  <b>0.3%, min. HUF 210</b>  <b>0.67%+HUF 470, min HUF 630</b>
<b>Free of charge HUF cash withdrawal</b> (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>7</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 7)	

Securities account management	Free of charge	Free of charge
Custodian fee for securities kept on the securities account <sup>5</sup>	0.15% / year min. HUF 600 / quarter <sup>5</sup>	0.15% / year min. HUF 600 / quarter <sup>5</sup>
Securities transfer - transfer of securities issued in Hungary and settled by KELER under domestic (not cross-border) clearing <sup>6</sup> (per sub-account and transaction) Internal securities transfer between securities accounts kept by UniCredit Bank (per transaction)	HUF 800 /transfer	HUF 800 /transfer

This information is not exhaustive and shall not be considered as an offer or investment advice. When making their investment decisions, investors have to assess risks and opportunities related to the investment. Detailed terms and conditions for bank account and deposit agreements, securities transactions, debit cards, travel insurance services and electronic services are laid down in the relevant Business Conditions, List of Retail Conditions and Announcements.

1 For any other fees not specified in these Special Terms and Conditions on Packages UniCredit Partner Bónusz Extra and Partner Plusz Extra, the relevant Special Terms for the UniCredit Partner Bónusz and UniCredit Partner Plusz Packages shall apply. Other terms and conditions and a detailed description of the Bank Account Agreement are laid down in UniCredit Bank Hungary Zrt's General Terms & Conditions and Retail Terms & Conditions.

2 The rates indicated above are provided by the Bank as a promotional offer and are conditional. This promotion is valid until withdrawal. The condition for crediting the closing fee shall be that, in a any given calendar month, the customer must have at least HUF 75,000 in total credited to the account, from bank transfers (transfers among own accounts are excluded). The closing fee for the account shall be debited each month at the customer's account and credited in the following month providing the conditionality is met.

3 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, but at least the amount indicated.. As a promotional offer the Bank shall waive the right to charge any part above the minimum amount. This discount shall be valid until withdrawal.

4 As a special offer the Bank will waive the right to charge the fee indicated above for the transaction numbers specified above. This promotion is valid until withdrawal. Fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. 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.

5 For dematerialised loans and debt securities (including dematerialised government bonds), and for investment funds sold by the Bank for the average securities stock, on the basis of market value on the day before the last day of the given quarter , projected to annual level. The market value used for the market value calculation shall be, for products listed on the Budapest Stock Exchange, the closing rate not older than 10 stock exchange business days or, if this is not available, the last stock exchange closing rate. For securities not listed on the Budapest Stock Exchange it shall be the latest OTC average price officially collected and published by the HFSA. For investment funds offered by the Bank, it shall be the net asset value. In other cases it shall be the face value of the securities. Listed products: Financial instruments (shares, compensation notes, mortgage bonds, company bonds) traded on the Budapest Stock Exchange.

6 Mainly securities issued in Hungary and denominated in HUF.

7 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 if 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.

8 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 7).

9 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).

Once a year, the Bank shall increase all fees specified in its lists of conditions by an amount exceeding the annual consumer price index published by the Central Statistics Office (KSH), one calendar month before the announcement of the relevant list of conditions, by 15 percentage points, from which the Bank may deviate in the favour of the customer.