

ANNOUNCEMENT



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.; hereinafter: Bank) modifies the below indicated List of Conditions for private individuals with effective date of 13th January 2018:

| List of Conditions | Service | Modification |
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| Addendum No.7 – Conditions for postal services of List of Conditions for Private Customers of the Bank List of Conditions for Private Customers of the bank – Not Available Account Packages | Conditions of postal services | Conditions of postal services are detailed in Addendum No.7 |
| List of Conditions for Private Customers of the Bank List of Conditions and Announcement – Special Conditions for Customers with Premium banking and Top Affluent Status List of Conditions and Announcement – Not Available Premium banking Account Packages | Cash withdrawals | 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. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice 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. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates. |
| List of Conditions for Private Customers of the Bank – Announcement on the execution order of transaction and time deposits | In-Bank FCY transactions through the client's own accounts without conversion | The Beneficiary's account gets credited on T day independently from the currency if the order is sent: In case of electronic orders: T day, until 16:00 In case of paper-based orders: T day, until 14:00 |

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| List of Conditions for Private Customers of the Bank – Announcement on the execution order of transaction and time deposits | Rules related to receiving and execution of payment orders | The starting time of the Bank Business Day is 7:00 while for services which require personal assistance the starting time is the opening time of the branch. In the field “Handing in of the transfer order” the times given are closing times as well as final submission times, as written in I.4.11. of the General Business Conditions. In the field “Incoming transfer” the times given are closing times as well as final arrival times, as written in I.4.11. of the General Business Condition, except “Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion” for which the final submission time is 17:00 while the closing time is 18:00. |
| List of Conditions for Private Customers of the Bank – Announcement on the execution order of transaction and time deposits | Incoming FCY (including incoming SEPA credit transfers) and international transfers without conversion | The Beneficiary’s account gets credited on T day independently from the currency if the order is sent: In case of electronic orders: T day, until 17:00 |
| List of Conditions for Private Customers of the Bank – Announcement on the execution order of transaction and time deposits | Incoming „FlashPayment” without conversion | It is cancelled in the List of Conditions |
| Debit Bankcard List of Conditions – for Private Clients List of Conditions for Credit Card Holder Private Clients Kondíciós lista a Fundamenta-UniCredit hitelkártyabirtokos lakossági ügyfelek részére | Card blocking | This service is provided for free of charge from 13th of January 2018. |
| Debit Bankcard List of Conditions – for Private Clients List of Conditions for Credit Card Holder Private Clients | Internet Security Code (ISC) service | Launch of the service for free of charge from 13th of January 2018. |
| List of Conditions for Private Customers of the Bank – Fees of other Services | Cash against AMEX Traveller Cheques - To the credit of an account kept in the same currency / To the credit of an account kept in different currency | Free of charge, using buying and selling rates of exchange |

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| List of Conditions for Private Customers of the Bank – Fees of other Services | Crediting AMEX Traveller Cheques - Purchase against same currency | Free of charge |
| List of Conditions for Private Customers of the Bank – Fees of other Services | Crediting AMEX Traveller Cheques - Purchase against different currency | Free of charge, using buying and selling rates of exchange |
| Conditions for UniCredit Student Account | Postal payment order by paper form | According to the conditions detailed in Addendum No. 7 + HUF 50 / payment order |
| Conditions for UniCredit Student Account | Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking | According to the conditions detailed in Addendum No. 7 + HUF 50 / payment order |
| List of Conditions for Private Customers of the Bank List of Conditions for Private Customers of the bank – Not Available Account Packages | Credit entries to HUF accounts in giro cheque | According to the conditions detailed in Addendum No. 7. |
| List of Conditions for Private Customers of the Bank List of Conditions for Private Customers of the bank – Not Available Account Packages | Postal payment order by paper form / Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking | According to the conditions detailed in Addendum No. 7 + HUF 50 / payment order |

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| <p>List of Conditions for Private Customers of the Bank List of Conditions for Private Customers of the bank – Not Available Account Packages List of Conditions and Announcement – Special Conditions for Customers with Premium banking and Top Affluent Status List of Conditions and Announcement – Not Available Premium banking Account Packages Debit Bankcard List of Conditions – for Private Clients Conditions for UniCredit Student Account Special Conditions of Fix Account Package Az UniCredit Bank Hungary Zrt. hirdetménye Extra szolgáltatáscsomaggal rendelkező magánszemély ügyfelek részére Dobbantó és Trendy számlacsomagokra vonatkozó külön kondíciók Egészség számlacsomagra és Egészség kölcsönre vonatkozó külön kondíciók Kondíciós Lista – Haszonkóttél számlacsomaggal rendelkező ügyfelek részére Lakossági Kondíciós Lista- Pár-Hozam számlára vonatkozó kondíciók Kondíciós Lista és Hirdetmény VDCS TOP ügyfelek részére Lakossági Kondíciós Lista – Betétes Rendszeres Megtakarítási Program UniCredit Megtakarítási számlára vonatkozó kondíciók Lakossági Kondíciós Lista – Rendszeres Megtakarítási Program UniCredit Megtakarítási számlára vonatkozó kondíciók Special conditions for non marketed UniCredit Partner Packages List of conditions and Announcement for VDCS TOP Private Customers of the Bank Special Conditions for Unicredit Partner Aktív and Partner Ikon Packages Special Conditions for Unicredit Partner Aktív Plusz and Partner Ikon Plusz Packages Special Conditions for Unicredit Prestige Account Package Special Conditions for Unicredit Uno Account Package</p> | <p>Mastercard debit card for private individuals</p> | <p>Denominations of Mastercard debit cards were corrected by the Bank, since Mastercard cards are issued with chip and contactless feature.</p> |
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Budapest, 05th January 2018
UniCredit Bank Hungary Zrt.