

Effective from: 1st of February 2018 Disclosed on: 16th of January 2018

1. Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.
2. Any individual contract concluded by the Bank and its client may deviate from this general List of Conditions, in which case the conditions of the relevant contract will be valid.
3. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0,50) or upwards (for numbers larger than or equal to 0,51).
4. The Bank is entitled to post the Customer's account statements bearing the same postal address in the same envelope.
5. The Bank charges all fees in Hungarian forints (HUF) to the Customer's credit card account. In the event that the fees appear in Euros, such fee will be charged by applying the EUR/HUF foreign exchange selling rate for private customers effective on a specific day.
6. The Annual Percentage Rate (APR) –in case of Credit Card – is the annual rate of the credit's total fees and dues comparing to the total amount of the credit. It is expressed in percentages. During the calculation of the APR the Bank have to consider all fees and dues of the credit, which is paid by the Client according to the Credit card contract as described in the respective legal provisions. The APR has been defined and calculated with respect to the current conditions and in line with the prevailing legal provisions, and the rate of APR can be modified in the case of changes in the conditions.

For loans/credits with variable interest rates the APR will not reflect the interest risk of the loan/credit.
7. 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. The Bank has got the right to correct the level of fees and charges -not marked with * - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well. .
8. The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
Credit cards are issued with chip and contactless feature by the Bank.					
Card Issuer fee	0 Ft / free of charge ^{HK2}	0 Ft / free of charge ^{HK2}	6.000 Ft / free of charge ^{HK2}	9.995 Ft / 9.995 Ft ^{HK2}	Due upon the first activation after application
Supplementary card issuer fee	0 Ft	0 Ft	6.000 Ft	9.995 Ft	Due upon the first activation after application
Card Membership fee	4.700 Ft ^{HK1}	6.150 Ft ^{HK1}	18.800 Ft ^{HK1}	26.000Ft ^{HK1}	One time per year subsequently ^{K2}
Supplementary card membership fee	3.500 Ft ^{HK1}	4.700 Ft ^{HK1}	16.300 Ft ^{HK1}	23.500 Ft ^{HK1}	One time per year subsequently ^{K2}
Interest rate * (monthly, variable)	2,22%				Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period.
Grace period *	15 days	15 days	15 days	15 days	
Minimum amount of repayment *	5%, min. 5.000 Ft	5%, min. 5.000 Ft	5%, min. 5.000 Ft	5%, min. 5.000 Ft	Due by the last day of the grace period ^{HK3}
Annual Percentage Rate ³ (APR) ^{HK4}	36,20%	36,20%	37,22%	37,17%	
Statement day of the settlement period ^{HK5} *	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	
Duration of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Credit limit available *	150.000 – 1.000.000 Ft	200.000 – 1.000.000 Ft	750.000 – 1.000.000 Ft	1.000.000 – 1.500.000 Ft	
Credit life insurance and administration fee for primary card (monthly)	0,25%	0,25%	0,19%	Included in membership fee	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
ECI card	-	-	20.000 Ft	Included in membership fee	When service provided
Emergency fee abroad	-	250 EUR	250 EUR	Free of charge	When service provided
Purchase commission	Free of charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal)				
Cash withdrawal fee on ATM in Hungary	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad	2,25% + 5,8 EUR	2,25% + 5,8 EUR	2,25% + 5,8 EUR	2,25% + 5,8 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	2,25% + 7 EUR	2,25% + 7 EUR	2,25% + 7 EUR	2,25% + 7 EUR	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
Cash deposit fee on UniCredit ATM in Hungary ^{HK9}	Free of charge (the normal fee is 520 HUF. The fee is not charged by the Bank as promotion, The promotion is until recalled)				The booking date of the cash payment transaction.
Cash payment into credit card account *	520 Ft				When service provided
Balance inquiry fee	35 Ft	35 Ft	35 Ft	35 Ft	When service provided
Limit modification fee ^{HK11} *	150 Ft	150 Ft	150 Ft	Free of charge	When service provided
Monthly closure fee *	150 Ft	150 Ft	150 Ft	Free of charge	Monthly, due on statement day.
Fee for late payment *	2.700 Ft ^{HK1}	2.700 Ft ^{HK1}	2.700 Ft ^{HK1}	2 700 Ft ^{HK1}	Per occasion, due on next statement day.
Over-limit fee *	2.700 Ft ^{HK1}	2.700 Ft ^{HK1}	2.700 Ft ^{HK1}	2 700 Ft ^{HK1}	Per occasion, due on next statement day.
Card blocking fee (including replacement)	Free of charge	Free of charge	Free of charge	Free of charge	
Card replacement fee ^{HK14}	1.000 Ft	1.000 Ft	1.000 Ft	Free of charge	When service provided
PIN code reproduction fee ^{HK15}	1.000 Ft	1.000 Ft	1.000 Ft	Free of charge	When service provided
PIN code change fee ^{HK12}	200 Ft	200 Ft	200 Ft	200 Ft	When service provided
Fee for contract modification (except credit limit modification) ^{HK10} *	2.500 Ft	2.500 Ft	2.500 Ft	Free of charge	When service provided
Fee for termination of contract (if initiated by the Bank) *	9.000 Ft	9.000 Ft	9.000 Ft	9.000 Ft	Due on the day of the termination.
Statement reprinting*	1.000 Ft	1.000 Ft	1.000 Ft	1.000 Ft	When service provided
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first year as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled	Per message, due in a lump sum, on the first working day of each month.
Monthly automatic repayments for minimum amount (from UniCredit account) *	Free of charge	Free of charge	Free of charge	Free of charge	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account) *	155 Ft / repayment	155 Ft / repayment	155 Ft / repayment	155 Ft / repayment	Due by the last day of the grace period
Daily card usage frequency limit (ATM and POS) ^{HK6} *	6 pcs	7 pcs	8 pcs	10 pcs	

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
Daily card usage limit (ATM and POS) ^{HK7 *}	Amount of credit limit	Amount of credit limit	Amount of credit limit	Amount of credit limit	
Daily cash advance frequency limit ^{HK6 *}	2 pcs	2 pcs	2 pcs	3 pcs	
PayPass limit (Limit for contactless transactions) ^{HK13}	5000 Ft	5000 Ft	5000 Ft	5000 Ft	
Daily cash advance limit ^{HK7 *}	150.000 Ft	150.000 Ft	250.000 Ft	500.000 Ft	
Daily POS limit ^{HK7 *}	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	
Daily internet purchase limit ^{HK7 *}	Amount of credit limit, but not more than daily POS limit	Amount of credit limit, but not more than daily POS limit	Amount of credit limit, but not more than daily POS limit	Amount of credit limit, but not more than daily POS limit	
Standard daily ATM cash deposit limit	No limit set				
Max. number of banknotes per ATM cash deposit transaction	50 pcs				
Monthly cash withdrawal limit (% of credit limit) *	For Credit Card contracts signed from 2010.12.01: 40%, minimum HUF 150.000 For Credit Card contracts signed until 2010.12.01: 50%, minimum HUF 150.000				
Validity of card	In case of credit cards issued before 25 th of July 2016: 2 years In case of credit cards issued from 25 th of July 2016 : 3 years				
Transaction receipt retrieval request fee	500 Ft				Due per occasion, when service provided
Fee of manual transfer from credit card account ^{HK8 *}	500 Ft				Due per occasion, when service provided
Internet Security Code (ISC) service ^{HK16}	Free of charge				
Travel insurance for Cardholders^{B1}					
Annual fee for STANDARD ^{B4} travel insurance	Not applicable	Included in membership fee	Not applicable	Not applicable	
Annual fee for GOLD ^{B5} travel insurance	Not applicable	Not applicable	Included in membership fee	Not applicable	
Annual fee for PLATINA ^{B6} travel insurance	Not applicable	Not applicable	Not applicable	Included in membership fee	
Annual fee for Supplementary optional travel insurance	Not applicable	4 500 Ft ^{HK1}	4 500 Ft ^{HK1}	4 500 Ft ^{HK1}	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
Annual fee for EXTRA optional travel insurance	6 000 Ft ^{HK1}	Not applicable	Not applicable	Not applicable	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}
Travel insurance for fellow traveller ^{B1,B3}					
Annual fee for EXTRA optional travel insurance	6 000 Ft ^{HK1}				When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2}

Representative examples:

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2.22 %. 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 375 000 and a term of one year, the APR is 36.20%. If you accept a credit card with a credit line of HUF 375 000 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 18 750, 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 101 948, while the total estimated amount payable by the client: HUF 476 948, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2.22 %. 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 375 000 and a term of one year, the APR is 36.20%. If you accept a credit card with a credit line of HUF 375 000 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 18 750, 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 101 948, while the total estimated amount payable by the client: HUF 476 948, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, 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 2.22 %. 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 37.22%. 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 207 674, while the total estimated amount payable by the client: HUF 957 674, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 2.22 %. 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 1 000 000 and a term of one year, the APR is 37.17%. If you accept a credit card with a credit line of HUF 1 000 000 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 50 000, 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 275 932, while the total estimated amount payable by the client: HUF 1 275 932, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 995, beside the interest.

HK1: Fee calculation method: the 0,5% of the credit limit. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

HK2: The Issuer fee is waived (Orange, Blue and Gold Credit Card) or a promotional Issuer fee is charged (Platinum Credit Card), in case the cardholder have accepted pre-approved credit card offer from the Bank, have applied and contracted for the credit card during the promotion period. The promotion period is valid until recalled.

HK3: The minimum amount of repayment is considered fulfilled only in case the amount have been settled on the Credit card account until the last day of the grace period.

HK4: Value of APR counted – in case of Orange and Blue credit cards - on the basis of a credit limit HUF 375,000. In case of Gold credit card the basis of of credit limit is HUF 750,000 while HUF 1,000,000 for Platinum credit cards.

HK5: During application according to Account holder decision.

HK6: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.

HK7: Daily limits can be modified after credit card application in line with the Bankcard Business Regulations and the related conditional list. The limit amount has to be divided by 50.000 Ft. Daily internet purchase limit defines the maximum daily amount of purchase transactions made via internet, through virtual POS terminal. Refund transaction is also processed as transactions initiated at POS terminal.

HK8: Can be requested only in case of faulty transfer and only for the amount of positive balance of the Credit card account.

HK9: Service is available on appropriate UniCredit ATM's

HK10: In case of statement day of the settlement period modification (if modification referring only to this part of contract), contract modification fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

HK11: The fee is not charged for raising limit up to HUF 150.000

HK12: Service provided on ATM of Unicredit Bank Hungary.

HK13: Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Limit is definable only in case of contactless cards, it is not necessary to give PIN code under this limit amount.

HK14: Bank ensures card replacement for one time free of charges for those cardholders, whose cards has been issued without chip and contactless feature before 25th of July of 2016. Promotion is valid until withdrawn. Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).

HK15: Bank ensures PIN reprint free of charges for those cardholders, whose card expired after July of 2016, and it was renewed by the Bank in August of 2016 or later. Promotion is valid until withdrawn. Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).

HK16: Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15th of January 2017 Service is automatically activated at the same time as card is activated.

B1 The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2 If - in case of insurances are valid until recalled – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance is available by signing a Declaration of Insurance form.

B3 UniCredit cardholders with an active status bankcard can apply for travel insurance for fellow traveller. For this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4 Standard Insurance cover is provided – for each travel for a maximum of 60 days spent outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work,

B5 Gold Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work,

B6 Platina Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

Credit card cash-back program

The Bank will reimburse, as a promotion, a certain part of the amounts booked –according to the description in section II.1- as a result of card usage for the retail credit cards listed below, in accordance with the rules described below. This promotional offer is valid from 26th of July 2016 until withdrawn.

I. The Bank applies reimbursement for the following retail credit cards:

- UniCredit Orange credit card
- UniCredit Blue credit card
- UniCredit Gold credit card
- UniCredit Platinum credit card
- Fundamenta-Unicredit Credit card

II. The Bank will credit as reimbursement the following amounts subject to the following terms and conditions on the credit card account of the Primary Cardholder:

1. The Bank calculates reimbursement amounts only for purchase transactions (“Purchase transaction”). Purchase transactions are payments by using the above specified credit cards for the consideration of goods and services by way of a transaction performed at a merchant’s POS terminal, or payment operations performed by specifying card data via the Internet/phone. Transactions related to betting or gambling and performed at a merchant’s POS terminal, or payments performed by specifying card data via the Internet/phone and cash withdrawal transactions, transfers and other transactions related to financial services, and fee and interest debit transactions performed by the Bank on the credit card account are not considered purchase transactions.

2. Reimbursement will be due where

- no late payment of overdue debt is recorded on the relevant credit card account on the settlement date
- the Bank booked at least three Purchase Transactions in the minimum total value of HUF 20,000 on the credit card account during the relevant settlement period, initiated either by the Primary cardholder or any Secondary cardholder

3. Credits booked by the Bank from sources other than transfers, cash desk or ATM cash deposits will decrease the total transaction value and number taken to be taken into account for the calculation of the reimbursement amount for booked transactions within the relevant settlement cycle.

4. The Bank calculates the reimbursement amount as follows:

- after each purchase transaction the reimbursement amount is HUF 1 for every HUF 100
- where the Cardholder performs the purchase transaction on his birthday, then for the Purchase transaction further HUF 3 for every HUF 100 is credited as reimbursement amount
- during the calculation the Bank takes into account the booked HUF amount of the transaction

5. The Bank credits to the credit card account the reimbursement amount calculated for purchase transactions booked within a specific settlement period on the settlement date, in a single amount, taking into account the following limits:

- if the Primary cardholder’s credit card is a UniCredit Orange Credit card, UniCredit Blue Credit card or Fundamenta-UniCredit Credit card, then the maximum amount that can be credited to the credit card account can be HUF 2,500 in any settlement period.
- if the Primary cardholder’s credit card is a UniCredit Gold Credit car or UniCredit Platinum Credit card, then the maximum amount that can be credited to the credit card account can be HUF 4,000 in any settlement period.