

**Effective from: 13.01.2018. Disclosed on: 05.01.2018**

The natural persons described below are entitled to apply for and use the UniCredit Partner Uno Package:

- those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein;

furthermore,

- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

furthermore,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card).

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.

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO ACCOUNT PACKAGE



## Partner Uno account package

Monthly account-handling fee	HUF 0 / month / bankaccount	
Direct debit	1%	
In-bank and bank-to-bank standing orders <sup>3</sup>	1%	
Commission in-bank payment orders <sup>1,2</sup>	bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	1%
	by Home Banking and Telephone Bank	1%
	by original bank form	1%
Commission on bank-to-bank payment orders <sup>2</sup>	bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	monthly the first transaction is free of charges, further transactions: 1%
	by Home Banking and Telephone Bank	1%
	by original bank form	1%
Cash withdrawal	On domestic UniCredit ATM <sup>3</sup>	1% minimum HUF 500
	On other domestic ATM <sup>3</sup>	1,07% + HUF 540, minimum HUF 720
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>4</sup>	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 4.
Issuer fee/Membership fee of Mastercard Unembossed bank card (main and supplementary card)	HUF 7500 / HUF 7500	
Issuer fee/Membership fee of Mastercard Standard and VISA Classic bank card (main and supplementary card)	HUF 10000 / HUF 10000	
Issuer fee/Membership fee of Premium Banking Embossed Mastercard bank card (main and supplementary card)	HUF 10000 / HUF 10000	
SpectraNet Internet Banking Light service fee	Free of charge	
UniCredit Mobile Application service fee	Free of charge <sup>5</sup>	

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO ACCOUNT PACKAGE

<sup>1</sup> 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.

<sup>2</sup> 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).

<sup>3</sup> The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

<sup>4</sup> 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.

<sup>5</sup> The standard fee is HUF 150 / month, which is waived by the bank as a promotion. This promotional offer is valid until revoked.

