

Effective from: 9th April 2018 (1802) • Disclosed: 6th April 2018

		Fix account package*
<b>Monthly account-handling fee</b>		HUF 995 / month <sup>2</sup> / bankaccount <sup>1</sup>
<b>Default Statement</b>		electronic
<b>Direct debit</b>		0.512%
<b>In-bank and bank-to-bank standing orders<sup>3</sup></b>		0.512%
<b>Commission on in-bank payment orders<sup>3,4</sup></b>	by SpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	0.512%
	by Home Banking and Telephone Bank	0.512%
	by original bank form	0.512%
<b>Commission on bank-to-bank payment orders<sup>4</sup></b>	by SpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	0.512%
	by Home Banking and Telephone Bank	0.512%
	by original bank form	0.512%
<b>Cash withdrawal</b>	On domestic UniCredit ATM <sup>5</sup>	0.512%
	On other domestic ATM <sup>5</sup>	0.512%
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>6</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 6.
<b>Issuer fee/Membership fee of Mastercard Unembossed bank card</b>		Free of charge / Free of charge
<b>SMS notification on credit transactions on bank account</b>		Free of charge
<b>SMS notification on debit transactions on bank account</b>		Free of charge
<b>SpectraNet Internet Banking Light service fee</b>		Free of charge
<b>UniCredit Mobile Application service fee</b>		Free of charge <sup>7</sup>

\* 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.

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.

<sup>1</sup> The Bank announces a promotion that is valid until revoked, for those who indicate their purpose on the Bank's website ([www.unicreditbank.hu](http://www.unicreditbank.hu)) during the period of the promotion for opening a bank account called „Fix”, and after this online registration sign a new contract with the Bank for the „Fix” account package. Within the promotion the client is entitled to free bank account-handling fee in the calendar month of the account opening, and the three subsequent calendar months (hereinafter referred to as „1st promotional period”) in relation to “Fix” account package. In addition if those clients who registered online and opened a new „Fix” bank account, fulfill all the criteria mentioned below until the 20th day of the 1st promotional period (if it falls on a holiday, then the next working day, hereinafter referred to as „examination day”) are entitled to free bank account-handling fee for another three calendar months related to “Fix” account package until the promotion is revoked:

- at least two (in relation of different beneficiaries) domestic standing orders or direct debit payments – still active on the examination day – have been fulfilled until the examination day in Hungarian forint (not between own accounts), furthermore
- until the examination day in the 1st promotional period, at least five purchases with a bankcard related to the “Fix” account package have been settled (not constituted as purchase: billing adjustment transactions, repayments, withdrawals from Automatic Teller Machines, electronic transactions related to ATMs, bank branches, and post offices, other, bankcard transactions fees stated in the List of Conditions of UniCredit bank).

The promotion is valid until revoked.

<sup>2</sup> The basic account-handling fee is charged for each started month.

<sup>3</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>4</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>5</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>6</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>7</sup> The standard fee is HUF 150 / month, which is waived by the bank as a promotion. This promotional offer is valid until revoked.

