

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



**Effective from: 9<sup>th</sup> of April 2018 (1802), Disclosed on the 6<sup>th</sup> of April 2018**

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15<sup>th</sup> day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIHUF charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
3. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
4. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000

CHF	3 000		
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5. Bank would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
6. 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.
7. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services
3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal services

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



## I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE HUF ACCOUNTS

	<b>Privát Nulla package</b> not available from 01.12.2013.	<b>Privát package</b> not available from 01.02.2013.	<b>Nonstop package</b> not available from 15.07.2011.	<b>ÉN package</b> not available from 01.02.2013.
<b>Monthly account-handling fee</b>	0 HUF / month / account	572 HUF / month <sup>1</sup> / account <sup>2</sup>	992 HUF / month <sup>1</sup> / account <sup>2,3</sup>	746 HUF / month <sup>1,4</sup> / account <sup>2,3</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF	0 HUF	0 HUF
<b>Booking entry fee</b>	0 HUF	17 HUF	0 HUF	0 HUF
<b>Default statement</b> <sup>20</sup>	Postal or Electronic	Postal or Electronic	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	Free of charges	Free of charges	Free of charges	Free of charges
<b>Direct debit</b>	0,307%, min. 51 HUF, max. 6 144 HUF	0,307% min. 51 HUF, max. 6 144 HUF <sup>5</sup>	0,307% min. 51 HUF, max. 6 144 HUF	0,307% min. 51 HUF, max. 6 144 HUF <sup>9</sup>
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,307%, min. 143 HUF, max. 6 144 HUF	0,307% min. 143 HUF, max. 6 144 HUF <sup>6</sup>	0,307% min. 92 HUF, max. 6 144 HUF	0,307% min. 92 HUF, max. 6144 HUF
<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charges	Free of charges	Free of charges	Free of charges
<b>Issuer fee of Mastercard Unembossed card</b>	50% discount of the normal fee <sup>7</sup>	2 500 HUF	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee</b> <sup>8</sup>	2 560 HUF/ 3 379 HUF	2 560 HUF/ 3 379 HUF	2 560 HUF/ 3 379 HUF	2 560 HUF <sup>9</sup> / 3 379 HUF
<b>Issuer fee of Maestro* supplementary card / Membership fee</b> <sup>8</sup>	2 200 HUF / 2 900 HUF	2 200 HUF / 2 900 HUF	2 200 HUF / 2 900 HUF	2 200 HUF <sup>9</sup> / 2 900 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Privát Nulla	Privát	Nonstop	Én
Commission in-bank payment orders <sup>25</sup>	Transfer orders between the accounts of the same Client <sup>17</sup>	0,8%, min. 250 HUF, max. 11 000 HUF	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking and UniCredit Mobile application	0,409%, min. 203 HUF	0,389%, min. 230 HUF	0,337%, min. 174 HUF, max. 7 065 HUF	0,337%, min. 174 HUF, max. 7 065 HUF <sup>9</sup>
	by Home Banking and Telephone Bank Home Banking	0,409%, min. 203 HUF	0,389%, min. 230 HUF	0,337%, min. 230 HUF, max. 7 065 HUF	0,337%, min. 230 HUF, max. 7 065 HUF <sup>9</sup>
	by original bank form	0,614%, min. 819 HUF	0,563%, min. 727 HUF	0,563%, min. 829 HUF, max. 16 384 HUF	0,563%, min. 727 HUF, max. 16 384 HUF
	by non-original form <sup>10</sup>	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF
Commission on bank-to-bank payment orders <sup>25</sup>	by SpectraNet Internet Banking / Mobile Banking and UniCredit Mobile application	0,461%, min. 256 HUF	0,465%, min. 256 HUF	0,337%, min. 179 HUF, max. 7 065 HUF	0,337%, min. 261 HUF, max. 7 065 HUF <sup>9</sup>
	by Home Banking and Telephone Bank Home Banking	0,461%, min. 256 HUF	0,465%, min. 256 HUF	0,337%, min. 179 HUF, max. 7 065 HUF	0,476%, min. 256 HUF, max. 15 308 HUF <sup>9</sup>
	by original bank form	0,716%, min. 1024 HUF	0,688%, min. 788 HUF	0,691%, min. 993 HUF, max. 19 968 HUF	0,691%, min. 788 HUF, max. 24 064 HUF
	by non-original form <sup>10</sup>	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 10 000 HUF, max. 100 000 HUF	0,8%, min. 10 000 HUF, max. 100 000 HUF	0,8%, min. 10 000 HUF, max. 100 000 HUF	0,8%, min. 10 000 HUF, max. 100 000 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



	Privát Nulla	Privát	Nonstop	Én
Cash out	On UniCredit ATM in Hungary	0,66%, min. 245 HUF	0,66%, min. 245 HUF	0,66%, min. 245 HUF
	On other ATM in Hungary	1,096% + 552 HUF, min. 737 HUF	1,096% + 552 HUF, min. 737 HUF	1,096% + 552 HUF, min. 737 HUF <sup>9</sup>
	Cash out in HUF from HUF account	1,48% min. 1 177 HUF, (max. 51 200 HUF)	1,48% min. 1 177 HUF, (max. 51 200 HUF)	1,48% min. 1 177 HUF, (max. 51 200 HUF)
	Cash out in FCY from HUF account)	0,66%, max. 51 200 HUF (at buying and selling rates of exchange)	0,66%, max. 51 200 HUF (at buying and selling rates of exchange)	0,66%, max. 51 200 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>18</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 footnote18.)		
Account SMS service		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients <sup>9</sup>

Special conditions concerning ÉN account package:

Switching among ÉN account discounts <sup>11</sup>	1 000 HUF
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# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



## II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE HUF ACCOUNTS

	<b>Beugró account package</b>	<b>Nonstop+ account package</b>	<b>Príma account package</b>
<b>Monthly account-handling fee</b>	920 HUF/month <sup>1</sup> /account <sup>2</sup>	1 330 HUF/ month / account <sup>2</sup>	1 022 HUF/ month <sup>1</sup> / account <sup>2</sup>
<b>Account opening fee</b>	0 HUF	0 HUF	0 HUF
<b>Account closing fee</b>	0 HUF	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges <sup>19</sup>	Free of charges <sup>19</sup>	Free of charges <sup>19</sup>
<b>Default statement <sup>20</sup></b>	Postal or Electronic	Electronic <sup>20</sup>	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	Free of charges	Free of charges	Free of charges
<b>Direct debit</b>	0,461%, min. 51 HUF, max. 6 144 HUF	0,358%, min. 30 HUF, max. 6 144 HUF	0,461% min. 51 HUF, max. 6 144 HUF
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,461%, min. 92 HUF, max. 6144 HUF	0,358%, min 30 HUF, max. 6 144 HUF	0,461% min. 92 HUF, max. 6 144 HUF
<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charges	Free of charges	Free of charges
<b>Issuer fee of Mastercard Unembossed card / Membership fee</b>	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>8</sup></b>	2 560 HUF/ 3 379 HUF	2 560 HUF/ 3 379 HUF	2 560 HUF/ 3 379 HUF
<b>Issuer fee of Mastercard Standard and Visa Classic<sup>K1</sup> bank card / Membership fee</b>	5 016 HUF	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



		Beugró	Nonstop+	Príma
Commission in-bank payment orders <sup>25</sup>	Transfer orders between the accounts of the same Client	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking and UniCredit Mobile application	0,461%, min. 153 HUF, max. 6 144 HUF	0,358%, min. 30 HUF, max. 6 144 HUF	0,307%, min. 51 HUF, max. 6 144 HUF
	by Home Banking and Telephone Bank Home Banking	0,461%, min. 153 HUF, max. 6 144 HUF	0,358%, min. 30 HUF, max. 6 144 HUF	0,307%, min. 51 HUF, max. 6 144 HUF
	by original bank form	0,563%, min. 727 HUF, max. 16 384 HUF	0,563%, min. 727 HUF, max. 16384 HUF	0,563%, min. 727 HUF, max. 16 384 HUF
	by non-original form <sup>10</sup>	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF
Commission on bank-to-bank payment orders <sup>25</sup>	by SpectraNet Internet Banking / Mobile Banking and UniCredit Mobile application	0,461%, min. 225 HUF, max. 6 144 HUF	0,358%, min. 51 HUF, max. 6 144 HUF	0,307%, min. 71 HUF, max. 6 144 HUF
	by Home Banking and Telephone Bank Home Banking	0,461%, min. 225 HUF, max. 6 144 HUF	0,358%, min. 51 HUF, max. 6 144 HUF	0,307%, min. 71 HUF, max. 6144 HUF
	by original bank form	0,691%, min. 993 HUF, max. 19 968 HUF	0,691%, min. 933 HUF, max. 19 968 HUF	0,691%, min. 993 HUF, max. 19 968 HUF
	by non-original form <sup>10</sup>	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF	0,819%, min. 1 536 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 10 000 HUF, max. 100 000 HUF	0,8%, min. 10 000 HUF, max. 100 000 HUF	0,8%, min. 10 000 HUF, max. 100 000 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



		Beugró	Nonstop+	Príma
Cash out	On UniCredit ATM in Hungary	0,66%, min. 245 HUF	0,66%, min. 245 HUF monthly the first transaction is free of charge <sup>21, 22</sup>	0,66%, min. 245 HUF monthly the first transaction is free of charge <sup>21, 22</sup>
	On other ATM in Hungary	1,096% + 552 HUF, min. 737 HUF	1,096% + 552 HUF, min. 737 HUF	1,096% + 552 HUF, min. 737 HUF
	Cash out in HUF from HUF account)	1,485% min. 1 177 HUF, max. 51 200 HUF	1,48% min. 1 177 HUF, max. 51200 HUF	1,48% min. 1 177 HUF, max. 51 200 HUF
	Cash out in FCY from HUF account)	0,66% max. 51 200 HUF (at buying and selling rates of exchange)	0,66% max. 51 200 HUF (at buying and selling rates of exchange)	0,66% max. 51 200 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>23</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 23)		
SMS Information on credit transactions on the current account		Free of charges	Free of charges	Free of charges
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions		According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges
SpectraNet Internet Banking, Mobil Banking and UniCredit Mobile application Daily maximum limit amount		10 000 000 HUF /day	10 000 000 HUF /day	10 000 000 HUF /day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



The charges and fees of these services have the same price for all the non marketed account packages listed in current List of Conditions.

Services	Charges
<b>Change of Account packages</b>	
to an account with higher handling fee	1 000 HUF <sup>12</sup> (Normal fee: 3 000HUF)
to a Partner account with higher handling fee	Free of charges <sup>12</sup> (Normal fee: 3 000HUF)
to an account with lower handling fee	3 000HUF
to a Partner account with lower handling fee	Free of charges <sup>12</sup> (Normal fee: 3 000HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>14</sup>
<b>Credit entries (Forint)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts	Privát, Privát Nulla, Nonstop, ÉN account package 500 HUF/item Beugró, Nonstop+, Príma account package 500 HUF/item <sup>15</sup>
<b>Debit items (Forint)</b>	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 50,-/payment order
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
<b>Debit items (Foreign currency)</b>	
Transfer orders with missing data/errors <sup>16</sup>	8,-EUR <sup>13</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	8,-EUR <sup>13</sup>
<b>Commission on bank-to-bank payment orders<sup>24, 25</sup></b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,46%, min. 5,12 EUR
by original bank form	0,56%, min. 10,24 EUR
by not original bank form or by special processing <sup>10</sup>	0,61%, min. 15,36 EUR
Bank-to-bank Standing Orders	0,46%, min. 5,12 EUR
<b>Commission on in-bank payment orders<sup>25</sup></b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,41%, min. 5,12 EUR
by original bank form	0,51%, min. 10,24 EUR
by not original bank form or by special processing <sup>10</sup>	0,56%, min. 15,36 EUR
In-bank Standing Orders	0,41%, min. 5,12 EUR



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



*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>1</sup> Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawal.

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

<sup>3</sup> The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.

<sup>4</sup> The normal monthly account handling fee of ÉN account is HUF 1 099. It is debited on the account every month. The fee is HUF 746 if at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 353 is credited on the account from the account handling fee during the following month.

<sup>5</sup> The Bank will not charge the booking entry fee after Direct debit transactions for Private accounts as a promotion. The promotion is valid until withdrawal.

<sup>6</sup> In case of Privát account package booking entry fee is not charged by the Bank as Promotion. The promotion is valid until recalled

<sup>7</sup> The normal fee is as indicated in addendum 3. The discounted fee will be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.

<sup>8</sup> Charged one time per year subsequently.

<sup>9</sup> The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Maestro supplementary card free of card issuer and membership fees applied until 14.03.2013; 1 piece of Mastercard Unembossed supplementary card free of card issuer and membership fees applied from 18.03.2013.

- In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.

- 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – 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.

- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

<sup>10</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.\*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

<sup>11</sup> The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.

<sup>12</sup> The charge indicated above is a special offer of the Bank. This promotion is valid until withdrawal. Partner accounts are the followings: Partner Aktiv Plusz , Partner Ikon Plusz Partner Prestige, Partner Uno and Partner Bónusz Top accounts.

<sup>13</sup> Calculation of charges: 0.01% of the transaction but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawal.

<sup>14</sup> The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.<sup>15</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

<sup>16</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>17</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free.

<sup>18</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 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.

<sup>19</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,2% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn.

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<sup>20</sup> Can be modified by the client at account opening. Paper based statement – free of charge 1 time per month – can be chosen instead of the electronic statement.

<sup>21</sup> 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 Addendum 3 are applicable. The Bank applies free of charge ATM transactions – 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.

<sup>22</sup> 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 23).

<sup>23</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 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.

<sup>24</sup> In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

<sup>25</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).

\* Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with MasterCard Unembossed cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with MasterCard Unembossed card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed card on the date of issue.

Previous bankcards, which are renewed earlier than the expiry date, will be blocked by the Bank at the end of the second month following the date of early forced renewal. The Bank will charge the card membership fee of Maestro card in the month of replacement renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding MasterCard Unembossed card. In case of blocking of Maestro cards the Bank will issue Mastercard Unembossed card as replacement card from the 15th of July of 2015.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1 VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount

