

Retail List of Conditions
Regular Deposit Savings Program
CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT

I. Transactional fees

HUF account-keeping

Monthly account keeping fee	Free of charge*
-----------------------------	-----------------

II. Payment turnover

Credits

in HUF

Settlement to HUF account	Free of charge*
---------------------------	-----------------

Debits

in HUF

Settlement from HUF account

<i>Transfer fee of intrabank- and interbank transfers**</i>	
through Telefonbank and Internet Banking	0.9% min. HUF 250 - max. HUF 11,000.
By using original form	0.9% min. HUF 500 - max. HUF 16,000.
By using non-original form or with exceptional processing	0.9% min. HUF 1,200 - max. HUF 16,000.-
<i>Including orders, submitted by telefax after cut-off-time, but accepted as same-day orders, which require immediate confirmation.</i>	

III. Over the counter transactions

Cash withdrawals

Debit from HUF account

HUF withdrawal in currency differed from the currency of the Account	1.1%, min. HUF 400 - max. HUF 50,000. by applying buying and selling spot exchange rates
---	---

Cash deposits

Credit to HUF account

in similar currency to the currency of the Account, in other currency than the currency of the Account	Free of charge* Free of charge*, by applying buying spot exchange rate
--	---

IV. Debit card

Maestro Card Issuance fee / Cobranded Card Issuance fee	Free of charge for cards applied before 01.08.2013; in case of cards applied for after this date the fee is according to Bank Card List of Conditions – For Private Clients
---	---

* The above determined fee is ensured by the Bank as a special offer. Special offer is valid until its withdrawal. The normal fee is similar to the fee of Private account package, which is defined in the Retail List of Conditions.

** Transfers between own accounts are considered to be occasional intrabank electronic transfers.

Home Banking cannot be requested to UniCredit Savings Account.

Interest on Savings Account is similar to the interest paid after overnight deposits listed in the prevailing Deposit Announcement. The conditions of the deposit to be deposited on Savings Account can be found in the prevailing Announcement - interest conditions of overnight and term deposits ensured by UniCredit Bank Hungary Zrt. in favor of retail customers (hereinafter referred to as Deposit Announcement). In case of other banking services and other fees, commissions and costs related to the Savings Account, not mentioned in the current List of Conditions, the charges of Private tariff package defined in the prevailing Retail List of Conditions shall prevail!

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.

Effective from 13 January, 2018