

ANNOUNCEMENT



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.; hereinafter: Bank) modifies the below indicated Lists of Conditions for private individuals with effective date of 31th August 2018:

| List of Conditions | Service | Modification |
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| List of conditions – for Credit Card Holder Private Clients | Issuer fee | In case of credit card applications initiated between 3rd of September 2018 and 31th of October 2018 the Bank does not charge –as a promotion-(main and supplementary)card issuer fee. Private credit cards for business purposes (Mastercard Orange, MasterCard Blue, Mastercard Gold and Mastercard Platinum) are excluded from the promotion. Replaced cards, which are ordered during promotional period, are not considered as newly issued cards. |
| List of conditions – for Credit Card Holder Private Clients | Membership fee | Annual card membership fee of UniCredit Platinum credit card is decreased by the Bank: In case of main card from HUF 26.000 to HUF 23.300 In case of supplementary card from HUF 23.500 to HUF 20.800 |
| List of conditions – for Credit Card Holder Private Clients | Annual Percentage Rate (APR) | Standard APR is changed by the Bank, modifications are as follows: In case of UniCredit Orange credit card: from 36,20% to 36,95% In case of UniCredit Blue credit card: from 36,20% to 36,95% In case of UniCredit Gold credit card: from 37,22% to 37,99% In case of UniCredit Orange credit card from 37,17% to 37,94% In case of credit card applications initiated between 3rd of September 2018 and 31th of October 2018 the Bank calculated the following APRs: In case of UniCredit Orange credit card: 36,95% In case of UniCredit Blue credit card 36,95% In case of UniCredit Gold credit card 36,55% In case of UniCredit Orange credit card 36,16% |

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| <p>List of conditions – for Credit Card Holder Private Clients and Kondíciós Lista Fundamenta-UniCredit hitelkártya birtokos ügyfelek részére</p> | <p>Internet Secure Code service</p> | <p>Bank starts a scheduled activation of the service in case of those cards which were ordered before 15th of January 2018.</p> <ul style="list-style-type: none"> • The service is activated by the Bank on the 20th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose credit cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is October (10) • The service is activated by the Bank on the 27th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose credit cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is January (01) • The service is activated by the Bank on the 4th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose credit cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is February (02) • The service is activated by the Bank on the 11th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is December (12), or expiry date on the plastic is April (04) |
| <p>Kondíciós Lista Fundamenta-UniCredit hitelkártya birtokos ügyfelek részére</p> | <p>Annual Percentage Rate (APR)</p> | <p>APR is modified by the Bank from 36,20% to 36,95%</p> |

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| <p>Debit Bank Card List of Conditions – for Private Clients</p> | <p>Internet Secure Code service</p> | <p>Bank starts a scheduled activation of the service in case of those cards which were ordered before 15th of January 2018.</p> <ul style="list-style-type: none"> • The service is activated by the Bank on the 20th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is October (10), or card type is Mastercard Unembossed and expiry date on the plastic is July (07) • The service is activated by the Bank on the 27th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is January (01), or card type is Mastercard Unembossed and expiry date on the plastic is November (11) • The service is activated by the Bank on the 4th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is February (02), or card type is Mastercard Standard and expiry date on the plastic is November (11), or card type is Mastercard Standard and expiry date on the plastic is July (07) • The service is activated by the Bank on the 11th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria: expiry month on the plastic is December (12), or expiry date on the plastic is April (04) |
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| <p>List of Conditions and Announcement for VDCS TOP Private Customers of the Bank</p> | <p>Annual Percentage Rate (APR)</p> | <p>APR is changed by the Bank in case of VDCS TOP and Partner Bónusz TOP account packages if a guarantee is provided, modifications are as follows:</p> <p>In case of UniCredit Orange credit card: from 10,81% to 10,95% In case of UniCredit Blue credit card: from 10,81% to 10,95% In case of UniCredit Gold credit card: from 11,39% to 11,53% In case of UniCredit Orange credit card from 11,86% to 12,01%</p> <p>APR is changed by the Bank in case of VDCS TOP and Partner Bónusz TOP account packages if a guarantee is not provided, modifications are as follows:</p> <p>In case of UniCredit Orange credit card: from 36,20% to 36,95% In case of UniCredit Blue credit card: from 36,20% to 36,95% In case of UniCredit Gold credit card: from 37,22% to 37,99% In case of UniCredit Orange credit card from 37,17% to 37,94%</p> |
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Budapest, 30th August 2018
UniCredit Bank Hungary Zrt.