

ANNOUNCEMENT



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.; hereinafter: Bank) modifies the below indicated List of Conditions for private individuals with effective date of 15 November 2018:

List of Conditions	Service	Modification
List of conditions – for Credit Card Holder Private Clients	Launch of Partner Gold credit card	UniCredit Partner Gold credit card (Partner Gold credit card): the Bank does not charge –as a promotion- Main card Issuer fee. the Bank waives –as a promotion- 50% of the Main card Membership fee
List of conditions – for Credit Card Holder Private Clients	Revoke of promo – Issuer fee	In case of credit card applications initiated between 3rd September 2018 and 27th October 2018 the Bank did not charge issuer fee as a promotion. Since promotion is not valid after 27th October 2018, List of conditions effective from XXth November 2018 does not contain description of the promotion.
List of conditions – for Credit Card Holder Private Clients	UniCredit Orange and Blue credit card	Increase of interest from 1st February 2019 Monthly interest rate: 2,24%, APR: 37,28%
List of conditions – for Credit Card Holder Private Clients	UniCredit Gold credit card	Increase of interest from 1st February 2019 Monthly interest rate: 2,24%, APR: 38,31%
List of conditions – for Credit Card Holder Private Clients	UniCredit Platinum credit card	Increase of interest from 1st February 2019 Monthly interest rate: 2,24%, APR: 38,27%
List of conditions – for Credit Card Holder Private Clients	Termination of ECI services	The ECI service is cancelled from 31th August 2018, so it is deleted from the condition list.

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List of conditions – for Fundamenta Credit Card Holder Private Clients	UniCredit Fundamenta credi tard	Increase of interest from 1st February 2019 Monthly interest rate: 2,24%, APR: 37,28%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Orange and Blue credit card	Increase of APR from 1st February 2019 APR: 37,28% in case of standard conditions, or if no joint and several guaranty is offered
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Gold credit card	Increase of APR from 1st February 2019 APR: 38,31% in case of standard conditions, or if no joint and several guaranty is offered
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Platinum credit card	Increase of APR from 1st February 2019 APR: 38,27% in case of standard conditions, or if no joint and several guaranty is offered
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Interest rate of the overdraft facility without a joint and several guarantor	Increase of APR from 1st February 2019 APR:19,28%

Budapest, 15th November 2018
UniCredit Bank Hungary Zrt.