

LIST OF CONDITIONS AND ANNOUNCEMENT FOR TOP AFFLUENT CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



Previous name of the Announcement: List of Conditions and Announcement for Top Affluent Customers

Effective from: 1st February 2019 (1901) • Disclosed on the: 1st February 2019

THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.

WHEN CALCULATING THE AMOUNT OF SAVINGS, THE BANK SHALL TAKE INTO ACCOUNT THE AVAILABLE ON-DEMAND BALANCE OF UNICREDIT BANK ACCOUNTS AND THE BALANCE OF TIME DEPOSITS—WITH FOREIGN CURRENCY BALANCES TAKEN INTO ACCOUNT AT THEIR HUF EQUIVALENT CALCULATED AT THE MNB FOREIGN EXCHANGE MEAN RATE QUOTED FOR THE RELEVANT DAY—AS WELL AS THE CURRENT MARKET VALUE OF THE CONSOLIDATED CLOSING PORTFOLIO OF THE CUSTOMER'S SECURITIES ACCOUNT KEPT AT UNICREDIT BANK AS AVAILABLE ON THE RELEVANT DAY.

THE FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.

The conditions of securities distribution for Top Affluent customers can be found from the 17th of June 2013 on in the valid 'List of Conditions for Top Affluent Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders'.

Conditions for Top Affluent Customers.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in related to securities trading, along with the pro rata temporis portion of the deposit fee, will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while with regard to commitments, these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses, such as postal forwarding, courier services, telex, telegrams and phone charges, as well as SWIFT costs, potential duties and any other expenses, along with the commissions and costs charged by partner banks participating in the performance of the order, will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency)		0
Fixed deposits:		
Currency	Amount	
Forint (HUF)		250,000
US dollar (USD)		1,000
British pound (GBP)		1,500
Swiss franc (CHF)		3,000
Japanese yen (JPY)		5,000,000
Swedish crown (SEK)		250,000
Euro (EUR)		1,000

The shortest term for deposits: 1 month

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. 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.
8. In this List of Conditions the name "Home Banking" means Spectra, Spectra Light and Multicash electronic banking services.
9. 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, the costs of which 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.
10. As for the charges, fees, due date of fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

I. INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT¹

	Top Premium Banking account package <i>non-marketed from 17.06.2013</i>	Top Premium Banking Ikon Extra account package <i>non-marketed from 15.05.2015</i>
Basic account package	Bónusz package	Premium Banking Ikon package
Monthly account-handling fee	HUF 0 ² /month/account	HUF 0 ³ /month/account
Account opening and closing fee	HUF 0	HUF 0
Credit entries to HUF accounts	Free of charge	Free of charge
Direct Debit	0,205% min. HUF 51, max. HUF 6 144	Free of charge
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,205% min. HUF 92, max. HUF 6 144	Free of charge
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer fee/Membership fee⁷ for Maestro* bankcard (non-marketed form 15 July 2015)	HUF 2200 / HUF 2600 ^{K2}	HUF 2200 / HUF 2600 ^{K2}
Issuer fee/Membership fee⁷ for supplementary Maestro* bankcard (non-marketed form 15 July 2015)	HUF 2200 / HUF 2600 ^{K2}	HUF 2200 / HUF 2600 ^{K2}
Issuer fee / Membership fee⁷ for Mastercard Unembossed PayPass bankcard*	HUF 2 560 / HUF 2 969 ^{K2}	Free of charge ⁸ / HUF 2 969 ^{K2}
Issuer/Membership fee⁷ for supplementary Mastercard Unembossed PayPass contactless bankcard*	HUF 2 560 / HUF 2 969 ^{K2}	Free of charge ⁸
Issuer fee /Membership fee⁷ for Mastercard Standard* and Visa Classic^{K1} bankcard	HUF 5 016 / HUF 5600 ^{K2}	HUF 5 016 / HUF 5 734 ^{K2}
Issuer fee /Membership fee⁷ for Mastercard Standard* and Visa Classic^{K1} supplementary bankcard	HUF 5 016 / HUF 5 734 ^{K2}	HUF 5 016 / HUF 5 734 ^{K2}
Issuer fee / Membership fee⁷ of Mastercard Gold and VISA Gold^{K1} bankcard	Free of charge ⁹	Free of charge ⁹
Issuer fee / Membership fee⁷ of Mastercard Gold, cand VISA Gold ^{K1} supplementary bankcard	HUF 18 432 / HUF 21 504 ^{K2}	HUF 18 432 / HUF 21 504 ^{K2}
Issuer fee / Membership fee⁷ of Premium Banking Embossed Mastercard bankcard*	Free of charge / HUF 6 133 ^{K2}	Free of charge / HUF 6 133 ^{K2}
Issuer fee / Membership fee⁷ of cPremium Banking Embossed MasterCard supplementary bankcard*	Free of charge / HUF 6 133 ^{K2}	Free of charge / HUF 6 133 ^{K2}



Commission in-bank payment orders ²⁴	Transfer orders between the accounts of the same Client	Free of charge	Free of charge
	by SpectraNet Internet Banking / eBanking and UniCredit Mobile application	0,205%, min. 39 HUF max. HUF 6 144 ¹⁰	Free of charge
	by Home Banking and Telephone Bank	0,205%, min. HUF 203, max. HUF 6 144	Free of charge
	by original bank form	0,461%, min. HUF 829, max. HUF 16 384	0,461%, min. HUF 727, max. HUF 16 384
	by not original bank form or by special processing ¹¹	0,717%, min. HUF 1 536	0,717%, min. HUF 1 536
Commission on bank-to-bank payment orders ²⁴	by SpectraNet Internet Banking / eBanking and UniCredit Mobile application	0,205%, min. 50 HUF max. HUF 6 144 ¹²	Free of charge
	by Home Banking and Telephone Bank	0,205%, min. HUF 225, max. HUF 6 144	Free of charge
	by original bank form	0,584%, min. HUF 993, max. HUF 19 968	0,589%, min. HUF 993, max. HUF 19 968
	by not original bank form or by special processing ¹¹	0,717%, min. HUF 1 536	0,717%, min. HUF 1 536
	EFER transfers	0,307%, min. HUF 256, max. HUF 6 144	0,307%, min. HUF 256, max. HUF 6 144
	VIBER transfers	0,7%, min. HUF 10 000, max. HUF 100 000	0,7%, min. HUF 10 000, max. HUF 100 000
Cash out	Cash out in HUF from HUF account	0,97%, min. HUF 1 024, max. HUF 19 968	1,02%, min. HUF 1 024, max. HUF 20 480
	Cash out in FCY from HUF account	0,3%, max. HUF 6144 (at buying and selling rates of exchange)	0,3%, max. HUF 6 144 (at buying and selling rates of exchange)
Cash withdrawal fee on UniCredit ATM in Hungary	In case of Maestro or Mastercard Unembossed PayPass, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	0,307%, min. HUF 215	Free of charge ¹³
	On UniCredit ATM in Hungary using mCash service	0,66%, min. HUF 245	Free of charge ¹³
	In case of Premium Banking Embossed Mastercard PayPasscards	0,102%, min. HUF 102	Free of charge ¹³

Cash withdrawal fee on other ATM in Hungary	In case of Maestro or Mastercard Unembossed PayPass, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	0,686% + HUF 481, min. HUF 645	Free of charge ¹³
	In case of Premium Banking Embossed Mastercard cards	0,41% + HUF 409, min. HUF 460	Free of charge ¹³
Cash withdrawal fee on foreign UniCredit ATM	In case of Maestro or MasterCard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge ²² 2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1.1,331% + EUR 3,07	
	In case of Premium Banking Embossed Mastercard cards	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge ²² 2., For transactions made from 01.09.2014.,1,024% + EUR 3,32	
Cash withdrawal fee on other ATM abroad	In case of Maestro or MasterCard Unembossed , Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	1,382% + EUR 4,3	1,382% + EUR 4,3
	In case of Premium Banking Embossed Mastercard cards	1,024% + EUR 3,32	1,024% + EUR 3,32
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	In case of Maestro or MasterCard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, contactless and VISA Gold cards	0,625% + HUF 419, min. HUF 727	0,625% + HUF 419, min. HUF 727
	In case of Premium Banking Embossed Mastercard cards	0,358% + HUF 358, min.HUF 532	0,358% + HUF 358, min. HUF 532
Cash withdrawal fee in bank branches abroad	In case of Maestro or MasterCard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	1,382% + EUR 5,9	1,382% + EUR 5,9

	In case of Premium Banking Embossed Mastercard cards	1,024% + EUR 5,12	1,024% + EUR 5,12
Purchase commission	In case of Maestro or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	Free of Charge (The normal fee is 0,2% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)	
	In case of Premium Banking Embossed Mastercard cards	Free of charge	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²¹		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 21)	
Cash deposit fee on UniCredit ATM in Hungary ^{k3}		Free of charge (Method of fee calculation: the normal fee is 0,2%, which will be not charged by the Bank during the promotion period. The promotion period is valid until recalled)	
SMS Notifications on bank account credits		According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charge ¹⁴
SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card		According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charge ¹⁴
SpectraNet Internet Banking, Mobil Banking and UniCredit Mobile application Daily maximum limit amount		HUF 10.000.000 / day	HUF 10.000.000 / day

The charges and fees of following services have the same price for all the packages listed in current List of Conditions

Services	Charges
Change of Account packages	
to an account with higher handling fee	Free of charge ¹⁵ (Normal fee: 3 000 HUF)
to an account with lower handling fee	3 000 HUF
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges. ¹⁶
Fee for statements held at the branch	HUF 500/statement ¹⁷
Replacement bank statements	HUF 450 each ¹⁷
Account balance verification and other verification fees related to account management	HUF 900 each. ¹⁷
Coverage verification (based on pledging)	0.1% per month min. HUF 1,000 /month
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts ¹⁸	500 HUF /item
Debit items (HUF)	
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order

Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
Debit items (Foreign currency)	
<i>Commission on bank-to-bank payment orders^{23, 24}</i>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,36%, min. 5 ,12EUR
by original bank form	0,46%, min. 10,24 EUR
by not original bank form or by special processing ¹¹	0,51%, min. 15,36 EUR
<i>Commission on in-bank payment orders²⁴</i>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,31%, min. 5,12 EUR
by original bank form	0,41%, min. 10,24 EUR
by not original bank form or by special processing ¹¹	0,46%, min. 15,36 EUR
Bank-to-bank Standing Orders	0,36%, min. 5,12 EUR
In-bank Standing Orders	0,31%, min. 5,12 EUR
Transfer orders with missing data/errors ¹⁹	8,-EUR ²⁰
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 ¹⁷

* 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 PayPass contactless 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 PayPass contactless card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed PayPass contactless card on the date of issue.

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

MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard bankcards will be issued by the Bank with PayPass contactless feature, because of this changes the designation of the cards will be also changed to MasterCard Standard PayPass contactless, MasterCard Gold PayPass contactless and Premium Banking Embossed MasterCard PayPass contactless bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with contactless feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank 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.)

Previous bankcards, which are renewed earlier then the expire date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with contactless feature as replacement card from the 15th of July of 2015.

1 For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.

2 The charge indicated above is a special offer by the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

3 The normal monthly account handling fee of Top Premium Banking Ikon Extra account package is 5.120 HUF. It is debited on the account every month. The handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until recalled.

4 The normal fee f is 0,205%, min HUF 51, max HUF 6144, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.

5 The normal fee is 0,205% min. HUF 92, max. HUF 6144, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.

6 The normal issuer fee of applied MasterCard PayPass primary bankcard is HUF 2560, which will not 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.

7 Charged one time per year subsequently.

8 The normal issuer fee of applied MasterCard PayPass supplementary bankcard is HUF 2560, the normal membership fee is HUF 2969, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until withdrawal.

9 The normal issuer fee of applied MasterCard Gold PayPass or Visa Gold primary bankcard is HUF 18 432, the normal membership fee is HUF 21 504, which will not 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.

10 The normal fee is 0,205%, min. 1530 Ft, max. 6144 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

11 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.

12 The normal fee is 0,205%, min. 225 Ft, max. 6144 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

13 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,307%, min. HUF 215 in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 0,102%, min. HUF 100 in case of using Premium Banking Embossed MasterCard PayPass bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,307%, min. HUF 215 The normal fee for cash withdrawal on other ATM in Hungary is 0,686%, + HUF 481 min. HUF 645 in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 0,41% + HUF 409, min. HUF 460 in case of using Premium Banking Embossed MasterCard PayPass bankcard..

14 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in Electronic Banking List of Conditions for Private Clients.

15 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled.

16 The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

17 Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

18 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

19 It is charged when a wrong bank ID, IBAN account number or SWIFT/BIC code is given.

20 Calculation of charges: 0.01% of the sum of the transactions but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

21 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.

22 The normal fee is according to 2nd point, that will be not applied for the transactions within the named period by Bank as promotion.

23 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.

24 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).

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.

K2 Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

K3 Service is available on appropriate UniCredit ATM's