

Effective from 1st of February 2019 (1905) Disclosed on 31th of January 2019

For a company group's¹ employees² if at least 1500 employees of the group open an account with the bank within 1.5 years if the group agrees that the number of employees with an account at the bank will not be lower than 1500.

This List of Conditions and Announcement has been supplemented effective from 21 October 2013 with information concerning the costs, fees and commissions of certain debit card, credit card, electronic, HUF transfer and foreign currency transfer services related to VDCS TOP account packages but earlier regulated in the Retail Conditions List. As a result of this amendment, this List of Conditions and Announcement will also extend to such costs, fees and commissions related to VDCS TOP account packages from the date specified above.

1. As for the charges, fees and commissions pertaining to the VDCS (Company Employees)³ TOP Account Package services not listed in this document, the conditions of the Bonus Account Package in the effective Retail Condition List will apply; in the case of the Partner Bónusz TOP account package, the conditions of the UniCredit Partner Bonus account package as effective will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.
2. The discounts and benefits specified in this List of Conditions may not be combined with any other discounts or benefits offered under a promotion.
3. The Bank will carry out **orders requiring conversion** with the following exchange rates⁴:
 1. Cash desk conversion transactions will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
 2. Conversion transactions between accounts will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
 3. Conversion transactions with debit cards will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
 4. Conversion transactions with credit cards will be carried out at the selling rate of the currency.
4. Once in a year, the Bank increases all the fees listed in the List of Conditions and marked with an asterisk in the credit card agreement's part applicable to loan agreements by the annual consumer price index rate published by Central Statistics Office (KSH), from which rate the Bank may deviate in favour of the customer.
5. 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. The Bank has got the right to correct the level of fees and charges -not marked with * - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well.
6. Premium Banking products** are available to customers with a VDCS TOP account package* or a Partner Bónusz TOP account package even if the customers do not have a Premium Banking customer status⁵.

*** PMB deposits can be tide up in cases only if the customer meets the requirements of Premium Banking status. The requirements of Premium Banking status are described in „List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status”**

**** The VDCS account conditions applied for before the effective date of this Announcement will be referred to as “VDCS TOP account package” in the future.**

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

I. HUF turnover and certain individual and standard fees related to the HUF account management applicable to VDCS TOP accounts

	VDCS TOP* account package Not available from 01/03/2013	Partner Bónusz TOP account package
Base account	Bónusz account package	Partner Bónusz account package
Monthly account-handling fee	HUF 400 + HUF 100/month for the primary account ⁶	Free of charge ⁷
Opening/closing an account	Free of charge	Free of charge
Monthly closing fee for the secondary and additional HUF accounts***	Free of charge	Free of charge ⁷
Booking entry fee	Free of charge	Free of charge ⁸
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge	Free of charge ⁸
Replacement bank statements, fees of account balance certificates and other certificates related to the account management	HUF 500/statement	HUF 500/statement ⁶
HUF amounts credited to HUF account	Free of charge	Free of charge
Direct debit transactions	Free of charge ⁹	Free of charge ⁹
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charge ¹⁰	Free of charge ¹⁰
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer / membership fee of Maestro ^k bankcards	HUF 2200 ¹² / HUF 2900 ¹²	Free of charge ¹¹ /HUF 2600 ¹² for cards applied for before 14/03/2013; in the case of cards applied for after this date, HUF 2200 ¹² /HUF 2900 ¹²
Issuer / membership fee of Maestro ^k supplementary bankcards	HUF 2200 ¹² / HUF 2900 ¹²	Free of charge ¹⁸ /HUF 2600 ¹² for cards applied for before 14/03/2013; in the case of cards applied for after this date, HUF 2200 ¹² /HUF 2900 ¹²
Issuer / membership fee of Mastercard Unembossed ^k bankcards	HUF 2560 ¹² / HUF 3379 ¹²	Free of charge ¹¹
Issuer / membership fee of Mastercard Unembossed ^k supplementary bankcards	HUF 2560 ¹² / HUF 3379 ¹²	Free of charge ¹¹
Issuer / membership fee of Mastercard Standard, and VISA Classic ^{K1} bankcards	Free of charge ¹¹	50% discount ¹¹ /HUF 2252 ¹¹
Issuer / membership fee of Mastercard Standard, and VISA Classic ^{K1} secondary cards	HUF 1843 ¹² / HUF 1843 ¹²	HUF 5016 ¹² / HUF 6656 ¹²
Issuer / membership fee of Mastercard Gold, and VISA Gold ^{K1} bankcards	HUF 5109 ¹² / HUF 5109 ¹²	HUF 10229 ¹¹ / HUF 10229 ¹¹
Issuer/membership fee of the Premium Banking Embossed Mastercard ^k card	Free of charge/HUF 6133 ¹²	Free of charge/HUF 6133 ¹²
Issuer/membership fee of the Premium Banking Embossed Mastercard secondary card	Free of charge/HUF 6133 ¹²	Free of charge/HUF 6133 ¹²
Card barring fee (includes the fee of a replacement card)	Free of charge	Free of charge
Replacement fee for a Maestro ^k or Mastercard Unembossed ^k card in Hungary	HUF 500	HUF 500
Replacement of Mastercard Standard, and VISA Classic ^{K1} , Mastercard Gold and VISA Gold ^{K1} , Premium Banking Embossed Mastercard cards	HUF 1200	HUF 1200
Modification of PIN code	HUF 200 ²⁵	HUF 200 ²⁵
Regeneration of PIN code	HUF 350	HUF 350
Fee for balance enquiry	HUF 35 ²⁶	HUF 35 ²⁶
Emergency card issuance	5 banking days	5 banking days

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Single transfer within the bank ³⁶	Transfer between the customer's own accounts at the bank	Free of charge	Free of charge
	With SpectraNet Internet Banking / eBanking / UniCredit Mobile application	0.277%, min. HUF 40, max. HUF 6144 ¹³	0.277%, max. HUF 6144 ¹³
	With Home Banking and Telephone Banking	0.277%, min. HUF 163, max. HUF 6144	0.277%, max. HUF 6144 ¹³
	If an original form is used	0.431%, min. HUF 338, max. HUF 10,240	0.533%, min. HUF 809, max. HUF 16,384
	If a document other than the original form is used ³⁷	0.307%, min. HUF 819	0.819%, min. HUF 1536
Single transfer outside the Bank ³⁶	With SpectraNet Internet Internet Banking / eBanking / UniCredit Mobile application	0.277%, min. HUF 50, max. HUF 6144 ¹⁴	0.277%, max. HUF 6144 ¹⁴
	With Home Banking and Telephone Banking	0.277%, min. HUF 185, max. HUF 6144	0.277%, max. HUF 6144 ¹⁴
	If an original form is used	0.482%, min. HUF 338, max. HUF 11,264	0.661%, min. HUF 963, max. HUF 19,968
	With non-original bank form ³⁷	0.358%, min. HUF 819	0.819%, min. HUF 1536
	EFER transfers	0,307%, min. HUF 256, max. HUF 6 144	0,307%, min. HUF 256, max. HUF 6 144
	VIBER transfer	HUF 1000	0.8%, min. HUF 1,000, max. HUF 100,000 ³⁸
From branch office cash desk (HUF payment from HUF account)		1.48%, min. HUF 1177, max. HUF 51,200	1.48%, min. HUF 1177, max. HUF 51,200
From branch office cash desk (Foreign currency payment from HUF account)		0.66%, max. HUF 51,200 (buying rate: medium rate -1%, selling rate: medium rate +1%)	0.66%, max. HUF 51,200 (buying rate: medium rate -1%, selling rate: medium rate +1%)
Fee of cash deposit through domestic UniCredit ATMs ²⁷		Free of charge (fee calculation: the standard charge is 0.2% of the amounts paid in, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ³³		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 33)	
Transactions carried out with Maestro or Mastercard Unembossed Mastercard Standard and VISA Classic, Mastercard Gold, and VISA Gold cards			
Cash withdrawal From a UniCredit ATM in Hungary		0.66%, min. HUF 245	The first 2 each month from the bank's own ATM free of charge ^{18, 34} (further withdrawals: 0.66%, min. HUF 245)
Cash withdrawal from an ATM of a different label in Hungary		1.096% + HUF 552, min. HUF 737	1.096% + HUF 552, min. HUF 737
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary		0.932% + HUF 419, minimum HUF 727	0.932% + HUF 419, minimum HUF 727
Fee for cash withdrawal abroad from UniCredit ATMs		1.638% + EUR 3.07	1.638% + EUR 3.07
Fee for cash withdrawal abroad from non-UniCredit ATMs		1.69% + EUR 4.3	1.69% + EUR 4.3
Fee for cash withdrawal abroad from POS terminals		1.69% + EUR 5.9	1.69% + EUR 5.9
Commission upon purchase		Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.	
Transactions carried out with Premium Banking Embossed Mastercard cards			
Cash withdrawal From a UniCredit ATM in Hungary		0.102%, min. HUF 102	The first 2 each month from the bank's own ATM free of charge ^{18, 34} (further withdrawals: 0.102%, min. HUF 102)
Cash withdrawal from an ATM of a different label in Hungary		0.41% + HUF 409, minimum HUF 460	0.41% + HUF 409 minimum HUF 460

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	0.358% + HUF 358, minimum HUF 532	0.358% + HUF 358 minimum HUF 532
Fee for cash withdrawal abroad from UniCredit ATMs	1.024% + EUR 3.32	1.024% + EUR 3.32
Fee for cash withdrawal abroad from non-UniCredit ATMs	1.024% + EUR 3.32	1.024% + EUR 3.32
Fee for cash withdrawal abroad from POS terminals	1.024% + EUR 5,12	1.024% + EUR 5.12
Commission upon purchase	Free of charge	

*** If switched to an VDCS TOP Primary Account Partner Bónusz Top account package, a package switch of the sub-accounts managed under the primary account is also required to a Partner Bónusz Top account

II. Foreign currency operations of VDCS TOP HUF bank accounts

		VDCS TOP account package	Partner Bónusz TOP account package
Crediting of transfer made in a foreign currency to a HUF account		Free of charge	Free of charge
Cash desk transactions	Deposit in the currency of the account	Free of charge	Free of charge
	Deposit in foreign currency ¹⁵	at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
	Payout in a currency different from the currency of the account ¹⁵	0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
Commission on bank-to-bank payment orders ³⁶ – Debit items (in foreign currency from HUF account)			
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank		0.46%, min. EUR 5.12	0.46%, min. EUR 5.12
If an original form is used		0.56%, min. EUR 10.24	0.56%, min. EUR 10.24
If a document other than the original form is used ³⁷		0.61%, min. EUR 15.36	0.61%, min. EUR 15.36
Commission on in-bank payment orders ³⁶ – Debit items (in foreign currency from HUF account)			
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank		0.41%, min. EUR 5.12	0.41%, min. EUR 5.12
If an original form is used		0.51%, min. EUR 10.24	0.51%, min. EUR 10.24
If a document other than the original form is used ³⁷		0.56%, min. EUR 15.36	0.56%, min. EUR 15.36
Bank-to-bank Standing Orders		0.46%, min. EUR 5.12	0.46%, min. EUR 5.12
In-bank Standing Orders		0.41%, min. EUR 5.12	0.41%, min. EUR 5.12
Foreign currency transfer orders with missing data ²⁸		EUR 8 ²⁹	EUR 8 ²⁹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ²⁹	EUR 8 ²⁹

Foreign currency accounts – fees of account management and orders

VDCS TOP and Partner Bónusz TOP account packages
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LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Monthly account-handling fee	Free of charge ⁸	
Opening/closing an account	Free of charge ⁸	
Booking entry fee	Free of charge ⁸	
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge ⁸	
Replacement bank statements	HUF 500/statement ⁶	
Account balance certificates and other certificates related to account management	HUF 500/statement ⁶	
Crediting in foreign currency Accounting for items received in foreign currency	Free of charge ⁸	
Debit items		
FCY Debit Transfers		
Commission on bank-to-bank payment orders ³⁶	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.38%, min. EUR 6.095
	If an original form is used	0.56%, min. EUR 10.24
	Not on original banking forms or with exceptional processing ³⁷	0.61%, min. EUR 15.36
Commission on in-bank payment orders ³⁶	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.38%, min. EUR 5.12
	If an original form is used	0.51%, min. EUR 10.24
	Not on original banking forms or with exceptional processing ³⁷	0.56%, min. EUR 15.36
Bank-to-bank standing orders		0.41%, min. EUR 5.12
In-bank Standing Orders		0.41%, min. EUR 5.12
Foreign currency transfer orders with missing data ²⁸		EUR 8 ²⁹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ²⁹
Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)		0.65%, min. EUR 30
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders ³⁶	By Home Banking, SpectraNet Internet Banking / Mobile Banking / UniCredit Mobile application and Telephone Bank	0.46%, min. HUF 153
	If an original form is used	0.56%, min. HUF 256
	Not on original banking forms or with exceptional processing ³⁷	0.61%, min. HUF 819
Commission on in-bank payment orders ³⁶	by Home Banking, SpectraNet Internet Banking / Mobile Banking / UniCredit Mobile application and Telephone Bank	0.41%, min. HUF 153
	If an original form is used	0.51%, min. HUF 256
	Not on original banking forms or with exceptional processing ³⁷	0.56%, min. HUF 819
Cash out in the currency of the account		1.11%, min. EUR 2.4
Payout in a currency different from the currency of the account ¹⁵		0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

III. Fees of other services for VDCS TOP HUF and foreign currency bank accounts

		VDCS TOP account package	Partner Bónusz TOP account package
Cheque transactions ³⁹	Crediting and purchase of travellers' cheques	through cash desk at a foreign currency medium rate	through cash desk at a foreign currency medium rate
	Receipt of cheque for collection	foreign banking costs will be charged	foreign banking costs will be charged
	Redemption of cheque in UniCredit branch offices	Free of charge ⁸	Free of charge ⁸
	Cheque collection	Free of charge ⁸	Free of charge ⁸
Security account management	Account handling fee	Free of charge ¹⁷	Free of charge ¹⁷
	UniCredit Bank share (ISIN: IT0004781412) sale	0.5%/transaction	0.5%/transaction
	Shares	0.5%/transaction	0.5%/transaction
	Government securities trading from own account ¹⁶	Free of charge ¹⁷	Free of charge ¹⁷
	Securities transfer, internal security reclassification	HUF 2000/transaction	HUF 2000/transaction
Deposit management fee		0.11% per year, min. HUF 600/quarter ^{19, 37}	

Fees of related SMS services

SMS services related to bank accounts	
Notification on bank account credits**** (excluding fee credits, and including only credits in connection with the final expiry of term deposits from interest-type credits)	Free of charge ¹⁷ in the case of Partner Bónusz TOP account package otherwise HUF 36 per message
Notifications on bank account debits**** (They include only debits from credit repayments from among fee and interest-type debits)	HUF 36 per message
Notification on group collections received	HUF 36 per message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 36 per message
Notifications on the actual debiting of debit card transactions****	HUF 36 per message
Balance notifications	
Sending of the usable balance of the bank account on banking days	HUF 36 per message
Sending of the usable balance of the account once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
SMS services related to debit cards	
Notifications on successful, unsuccessful and cancelled purchases with debit cards ****	HUF 36 per message

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card****	HUF 36 per message
Notifications on the limit modifications in connection with the debit card	HUF 36 per message
Balance notifications	
Sending of the usable aggregate balance of the accounts for the given debit card on banking days	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
SMS services related to credit cards	
Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****	HUF 36 per message
Notification on daily closing balances/amount of debt (The Bank will only send such notifications if the balance has changed since the previous business day. The daily closing balance does not include already authorised but not yet recorded transactions.)	HUF 36 per message
Notification on the charging of fees and interests	HUF 36 per message
Notification on bank statements: on the full amount of debt (closing balance on the recording date), minimum payable amount and the payment deadline. (It is only sent out on the first banking day after the recording date.)	HUF 36 per message
Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application	
The SMS fee for identification based on password sent by SMS	HUF 36 per message

**** In addition to the details of transactions, the current account balance will also be sent.

IV. Interest payable on demand

		VDCS TOP account package	Partner Bónusz TOP account package
Annual interest rate	Interest rate of HUF bank account	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of foreign currency account	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of the overdraft facility with a joint and several guarantor without a joint and several guarantor	effective base rate of the central bank +5% (APR: 7,8%) effective rate according to the announcement -4% APR 19,28%	
	Annual handling fee of overdraft facility	Free of charge	Free of charge
	Special credit rate	Overdraft facility interest rate + default interest (6%)	
	Interest settlement	Monthly	Monthly

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

V. CREDIT CARD conditions for VDCS TOP and Partner Bónusz TOP account packages if a guarantee is provided

Description of item	UniCredit Narancs (Orange)	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	HUF 1000 ²⁰	HUF 1000 ²⁰	HUF 4990 ²⁰	HUF 9900 ²⁰	Upon the first activation after the application for a card
Card issuer fee of supplementary card	HUF 1000 ²⁰	HUF 1000 ²⁰	HUF 4990 ²⁰	HUF 9990 ²⁰	Upon the first activation after the application for a card
Card membership fee	HUF 1000 ²⁰	HUF 1000 ²⁰	HUF 4990 ²⁰	HUF 7290 ²⁰	Annually, in arrears, in the record month of the card
Card membership fee of supplementary card	HUF 1000 ²⁰	HUF 1000 ²⁰	HUF 4990 ²⁰	HUF 7290 ²⁰	Annually, in arrears, in the record month of the card
Interest rate (monthly) – if a joint and several guarantee is offered*	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	In the cases defined in the Card Business Conditions, on the record date
Annual Percentage Rate (APR) ²¹ if a joint and several guarantee is offered*	10,95%	10,95%	11,53%	12,01%	
APR available for private persons under standard conditions	37,28%	37,28	38,31%	38,27%	
Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1 st February 2019.	0.19%	0.19%	0.19%	Included in membership fee. In case of application initiated after 1 st February 2019, the membership fee doesn't included the service fee.	According to the relevant contract, on the basis of the debt on the record date, on the record date.
Card limit modification fee	HUF 99	HUF 99	HUF 99	HUF 99	When the service is used
Handling fee	Free of charge ²²	Free of charge ²²	Free of charge ²²	Free of charge ²²	Monthly, on the record date of the accounting period
Card barring (includes the fee of a replacement card)	Free of charge ²²	Free of charge ²²	Free of charge ²²	Free of charge ²²	When the service is used
Card replacement	HUF 1000	HUF 1000	HUF 1000	Free of charge	When the service is used
Contract modification fee (except for a modification of the credit limit)*	Free of charge ²²	Free of charge ²²	Free of charge ²²	Free of charge ²²	When the service is used
Text message (SMS) fee per message	Free of charge ²²	Free of charge ²²	Free of charge ²²	Free of charge ²²	From the first day of the month after the month in which the service is used
Grace period (in days) *	15	15	15	15	
Minimum amount of repayment *	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	Until the last day of the grace period ³¹
Statement day ³⁰ *	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	
Length of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Credit limit available*	HUF 150,000 – 1,000,000	HUF 200,000 – 1,000,000	HUF 750,000 – 1,000,000	HUF 1,000,000 – 1,500,000	
Late charge *	HUF 2700 ³²	HUF 2700 ³²	HUF 2700 ³²	HUF 2700 ³²	On the recording day of the month of the start of delay
Overdraft fee *	HUF 2700 ³²	HUF 2700 ³²	HUF 2700 ³²	HUF 2700 ³²	If the credit exceeds the credit limit on the record date of the accounting month
PIN regeneration fee	HUF 1000	HUF 1000	HUF 1000	free of charge	When the service is used

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Shopping	Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				
Cash withdrawal from ATM in Hungary	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches/post offices in Hungary	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal from ATM abroad	2.25% + EUR 5.8	2.25% + EUR 5.8	2.25% + EUR 5.8	2.25% + EUR 5.8	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches abroad	2.25% + EUR7	2.25% + EUR7	2.25% + EUR7	2.25% + EUR7	On the same day as the accounting day of the cash withdrawal transaction
Fee of cash deposit through domestic UniCredit ATMs^{*27}	Free of charge (the standard fee is HUF 520, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				On the same day as the accounting day of the cash deposit transaction
Cash deposit at cash desk *	HUF 520				When the service is used

VI. CREDIT CARD conditions for VDCS TOP and Partner Bónusz TOP account packages if no guarantee is provided

Description of item	UniCredit Narancs (Orange)	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	Free of charge ²³	Free of charge ²³	Free of charge ²³	HUF 9900 ²³	Upon the first activation after the application for a card
Annual Percentage Rate (APR)²⁴ if no joint and several guarantee is offered*	37,28%	37,28%	38,31	38,27%	

VII. Loan conditions and services of VDCS TOP and Partner Bónusz TOP account packages

Loan conditions

Conditions of equal principal repayment loans

(in the case of housing or multi-purpose mortgage loans disbursed up until 31/01/2009, or in the case of multi-purpose loans not secured by a mortgage and disbursed up until 15 July 2007)

Currency:	HUF/EUR/CHF
Credit interest rate:	BUBOR/LIBOR +2.5%
Frequency of repayment:	monthly/quarterly/annual
Method of repayment:	equal principal repayment
Interest payment:	monthly/quarterly
Term:	2 to 30 years
Disbursement commission:	0.5%
Annual handling fee:	0%

Conditions of annuity loans:

I. UniCredit Personal Loan (HUF) - Application received till 10.07.2015		Annual Percentage Rate (APR):
Credit interest	Credit interest as indicated in the Announcement -1%	24.35%
II. UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabíl Kamat loan)		

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

Credit interest	Credit interest as indicated in the Announcement -1.50%	4.22% to 5.28%
III. UniCredit Housing Loan – at a market interest rate (HUF) (except Stabil Kamat loan)		
Credit interest	Credit interest as indicated in the Announcement – 1.25%	3.47% to 4.52%

Other services

Fees of collateral accounts in connection with mortgage loans		
Debit items (HUF)		
Single transfer outside the Bank	If a document other than the original form is used	0.50%, min. HUF 1500, max. HUF 12,000

Free-of-charge early repayment of market-rate mortgage loans

In addition to the free-of-charge early repayment options specified in Section IV.4 of the Mortgage Loan Announcement applicable to loans disbursed to private individuals by UniCredit Bank Hungary Zrt., the Bank will provide to VDCS TOP Account Package customers a free-of-charge early repayment opportunity twice during the term of the loan.

Special offers of fee reimbursement

The fees for the statement of mortgage lending value, the unilateral statement of recognising a debt issued under the loan and mortgage agreements, and 2 certified notarial copies (notarial deeds) must be paid on the spot at the time when the relevant document is issued. The Bank will credit the fee for the statement of the Mortgage Lending Value for one residential property and the fee of the notarial deed to the customer's bank account specified in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the name of the bank. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation: exact address and lot number of the property must be indicated on the invoice. The condition for the reimbursement of the notarial deed's fee is that the invoice for the preparation of the fee must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.). The invoice must also show the number of the notarial deed (case number) and the registration number of the loan. If the contract is amended for any reason, the bank will not reimburse the customer for the costs of preparing a notarial deed. This promotional offer is valid until withdrawn.

Definition of the Annual Percentage Rate (APR):

The Annual Percentage Rate (APR) is determined on the basis of the current conditions (in the case of a promotion, even for the period the promotion applies to, the regular interest published by the bank for the given loan type at the time of the publication) and in compliance with the effective legal regulations, i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate. The APR can be modified if conditions change (in the case of a reference rate-linked interest rate, a change in the reference rate also qualifies as a change in conditions). The APR does not reflect the interest rate risk of the loan.

Credit card if a joint and several guarantee is offered:

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.49 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 10.95%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 30 120, while the total estimated amount payable by the client: HUF 405 120, which includes card issuer fee is HUF 1000, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.49 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 10.95%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 30 120, while the total estimated amount payable by the

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

client: HUF 405 120, which includes card issuer fee is HUF 1000, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.49 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 11.53%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 63 229, while the total estimated amount payable by the client: HUF 813 229, which includes card issuer fee is HUF 4990, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 0.49 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 1 000 000 and a term of one year, the APR is 12.01%. If you accept a credit card with a credit line of HUF 1 000 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 50 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 87 552, while the total estimated amount payable by the client: HUF 1 087 552, which includes card issuer fee is HUF 9 900, purchase commission 0,3%, max 6000 HUF beside the interest.

Credit card representative example without joint and several guarantee*:

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 37,28%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 105 021, while the total estimated amount payable by the client: HUF 480 021, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 37,28%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 105 021, while the total estimated amount payable by the client: HUF 480 021, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 38,31%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 213 834, while the total estimated amount payable by the client: HUF 963 834, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 1 000 000 and a term of one year, the APR is 38,27%. If you accept a credit card with a credit line of HUF 1 000 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 50 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

parameters taken into account upon the determination of the APR: HUF 284 163, while the total estimated amount payable by the client: HUF 1 284 163, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 995, purchase commission 0,3%, max 6000 HUF beside the interest.

Overdraft

A representative example (without joint and several guarantee *): In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 16.13%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is **19.28%**. Instalment amount: HUF 5,041, which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 441,608; the total cost of the loan is: HUF 66,608 (which contains only the transaction interest and HUF 510 account handling fee).

A representative example (if a joint and several guarantee is offered*): In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 5,90%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is **7,80%**. Instalment amount: HUF 1,844, which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 403,245; the total cost of the loan is: HUF 28,245 (which contains only the transaction interest and HUF 510 account handling fee).

^{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.

1 A company group is defined as a company that has a VDCS Cooperation Agreement in place with UniCredit Bank Hungary, a company that has a majority ownership in this company, any other companies in which the company that is party to the Cooperation Agreement has a direct majority ownership, and those companies who are in the majority ownership directly or indirectly of the same company that has a direct or indirect majority shareholding in the company that is party to the Cooperation Agreement.

2 Including employees whose probation period has not expired yet.

3 VDCS is a Hungarian acronym for Company Employees Package.

4 If the amount to be converted reaches EUR 10,000 or an equivalent amount in a different foreign currency, the conversion will be carried out when the necessary spot agreement has been signed ("Framework agreement for spot foreign exchange conversion") and through UniCredit Bank Treasury Sales; the margin applied will be HUF 0.5 (HUF 0.2 if the amount exceeds EUR 100,000). In the course of a foreign exchange sport conversion transaction described above, the amount to be converted must be available on the current account as described in the framework agreement, and if it relates to the draw down of a loan, UniCredit Bank RM's permit must also be presented.

In the case of UniCredit Bank Hungary Zrt.'s employees, the conversion discounts specified in this VDCS TOP List of Conditions will only be available for the customers (i.e. the employees). This means that the employee will only be able to use them for his or her own benefit or for the benefit of a close relative and may not assign them to a third party or may not initiate a conversion order under discount terms for the funds of a third party.

5 The criteria of a Premium Banking customer status are specified in the document entitled "List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status".

6 Fee calculation method: 0.01% of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn. The basic monthly closing fee will be charged for each month started.

7 The closing fee of the Partner Bónusz TOP account package is HUF 510/month/account. The closing fee of the Partner Bónusz TOP account package is charged to the customer's account for a given month in all occasions but it is credited to the account as part of our promotional offer in the next month provided a minimum amount of HUF 75,000 is credited to the account as a result of transfers in the next month (transfers between accounts held by the same person will be disregarded). In the event that the crediting criterion stated above is not met, no barring fee will be credited. This promotional offer is valid until withdrawn. Within the framework of the promotional offer, the Bank will not check whether the crediting related criteria specified above are met in connection with the Partner Bónusz TOP account package in the month the account is opened and in the following month; also, in these two months, the Bank will not charge a monthly closing fee. This promotional offer is valid until withdrawn.

8 A bookkeeping entry fee will be charged on every transaction booked to the bank account in addition to the fee of the given transaction. The standard fee is 0.1% of the transaction amount but maximum HUF 6000. The rates indicated above are provided by the Bank as a promotional offer until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

9 The standard fee is 0.307%, min. HUF 51 and max. HUF 6144, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.

10 The standard fee is 0.307%, min. HUF 92 and max. HUF 6144, which will not be charged by the Bank as a special offer. This

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

promotional offer is valid until withdrawn.

11 The standard fee is as indicated in Debit Card List of Conditions, which will not be charged by the Bank as a special offer. The promotion on primary cards may only be used for one primary card and is valid until withdrawn. The promotion on secondary cards may only be used for one secondary card and is valid until withdrawn.

12 Method of fee calculation: 0.1 percent of the overall amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

13 The standard fee of the transaction: 0.307%, min. HUF 156, max. HUF 6144 As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

14 The standard fee of the transaction: 0.307%, min. HUF 225, max. HUF 6144 As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

15 Conversion may only be carried out through a debit/credit to an account.

16 It is only possible through Telephone Banking services.

17 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

18 The rates indicated above are provided by the Bank as a promotional offer. The number of free-of-charge transactions should be understood as a total number in case of transaction initiated with debit card or mCash service. This promotional offer is valid until withdrawn. The standard (non-promotional) cash withdrawal fee (in case of transaction initiated with debit card) from domestic UniCredit ATMs with Maestro or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards is 0.66% but minimum HUF 245; in the case of Premium Banking Embossed Mastercard cards, 0.102% but minimum HUF 102; the fee of regular cash withdrawal from non-UniCredit ATMs is 1.096% + 552 for Maestro or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (minimum fee: HUF 737); in the case of Premium Banking Embossed Mastercard cards, the same rate is 0.41% + HUF 409 but minimum HUF 460. The standard (non-promotional) cash withdrawal fee in case of transaction initiated with mCash service from domestic UniCredit ATMs is 0.66% but minimum HUF 245. The number of free-of-charge transactions should be understood as a total number per account.

19 Except for shares blocked within the framework of a recognised Employee Stock Ownership Plan, for which no deposit management fee will be charged.

20 Method of fee calculation: 0.5% of the credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

21 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.

22 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. Additional interests, commissions and fees applicable to credit cards issued under a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

23 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. 24 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards. The APR has been defined in light of the current conditions and the effective legal provisions. The extent of the APR can be modified if the conditions are changed. Additional interests, commissions and fees applicable to credit cards issued without a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

25 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt. In the case of Visa cards, the modification of the PIN code will be valid until the first request for the regeneration of the PIN code is submitted. Following the regeneration of the PIN code of the card, the original PIN code will be valid again.

26 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt.

27 The service is available through ATMs that allow the depositing of cash.

28 It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given.

29 Fee calculation method: 0.01% of the sum of the transactions but minimum the indicated amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

30 When it is applied for and based on the Credit Card account holder's decision.

31 The minimum repayment obligation is considered fulfilled if the repayment amount is credited to the Credit Card settlement account during the grace period (before its expiry).

32 Method of fee calculation: 0.5% of the amount of credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

33 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.

LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

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.

34 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 33).

35 The normal fee of the transaction is set in point 2. which is not charged by the Bank for transactions occurred in the promotional period as a Promotion.

36 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).

37 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.

37 Except for shares purchased within the framework of „Munkavállalói Részvényjuttatási Program”, for which no custody fee will be charged.

38 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is 0,8% min. 10 000 HUF max. 100 000 HUF

39 From the 13th July 2018 cheque services are provided only for those clients who have “Private Banking” client status

