

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 01.08.2019:

List of Conditions	Service	Modification
List of Conditions and Announcement for Exclusive package for resident clients	Interest rate of the overdraft	Increase of APR from 1st August 2019 Interest rate: 15,59 %
List of Conditions and Announcement for Exclusive package for non resident clients	Interest rate of the overdraft	Increase of APR from 1st August 2019 Interest rate: 15,59 %
List of Conditions and Announcement for Manager package for resident clients	Interest rate of the overdraft	Increase of APR from 1st August 2019 Interest rate: 16,09 %
List of Conditions and Announcement for Manager package for non resident clients	Interest rate of the overdraft	Increase of APR from 1st August 2019 Interest rate: 16,09 %
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Interest rate of the overdraft	In case of VDCS TOP and Partner Bónusz TOP conditions from 01.08.2019 interest rate: 16,09% (without joint and several guaranty) APR: 19,30 (without joint and several guaranty)
List of Conditions and Announcement for Partner Aktív Plusz and Partner Ikon Plusz packages	Interest rate of the overdraft	Partner Aktív Plusz from 01.08.2019: interest rate: 19,09%; APR: 22,88% Partner Ikon Plusz from 01.08.2019: interest rate: 19,09%; APR: 24,81%

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List of Conditions and Announcement for Partner Aktiv Pro and Partner Ikon Pro packages	Interest rate of the overdraft	Partner Aktiv Pro from 01.08.2019: interest rate: 19,09%; APR: 22,88% Partner Ikon Pro from 01.08.2019: interest rate: 19,09%; APR: 24,81%
List of Conditions and Announcement for VDCS Customers of the Bank in case of overdraft	Interest rate of the overdraft	VDCS employee: from 01.08.2019: interest rate: 17,96%; APR: 19,51% VDCS leader 3: from 01.08.2019: interest rate: 15,46%; APR: 16,60% VDCS leader 2: from 01.08.2019: interest rate: 13,46%; APR: 14,32% VDCS leader 1: from 01.08.2019: interest rate: 11,46%; APR: 12,08%
List of Conditions and Announcement for ING Customers of the Bank	Interest rate of the overdraft	Interest rate: 18,46%
List of Conditions and Announcement for no longer traded products of the Bank	Interest rate of the overdraft	AEGON-UniCredit – Rapid credit Interest rate: 11,09%
List of Conditions and Announcement for Customers of the Bank (the loan is not covered by real estate)	Interest rate of the overdraft Interest rate of the Stabil kamat personal loan Interest rate of the Szimpla expressz personal loan	UniCredit overdraft: interest rate: 20,09%; APR: 22,05% Stabil kamat and Szimpla expressz personal loan: Aktiv interest rate: 12,49% Aktiv plusz interest rate: 11,00% Prémium Aktiv interest rate: 7,99% Prémiumn Aktiv plusz interest rate: 6,95%

Budapest, 31.05.2019
UniCredit Bank Hungary Zrt.