SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PRO AND PARTNER IKON PRO PACKAGES

UniCredit Bank

Effective from: 1st of Aug 2019 (1908) • Disclosured: 31th of July 2019

The UniCredit Partner Aktív Pro és Partner Ikon Pro packages are not available from 01.08.2019

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

The natural persons described below are entitled to apply for and use the UniCredit Partner Aktív Pro and Partner Ikon Pro Packages:

- those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein;

or,

- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety , Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

or,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card).

furthermore in addition to one of the above conditions, they also meet the following

- those who, at the time of applying for a bank account product already has Partner Aktív Plusz or Partner Ikon Plusz account and one of the following conditions is fulfilled:
  - Requirement of the Partner Aktív Pro account application that the client has Partner Aktív Plusz account and has minimum HUF 10 000 / month monthly fee (min. HUF 120 000 yearly fee) after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 / month savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank.
  - Requirement of the Partner Ikon Pro account application that the client has Partner Ikon Plusz account and has one-time fee of minimum HUF 5 000 000 after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 000 savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank or has minimum HUF 300 000 overdraft credit line or has any type of mortgage;

or,

- In a new promotion valid from 06.05.2019 until revoked, with the E.ON Energiakereskedelmi Kft. Service provider in a service contract standing (contract for the purchase of electricity for residential use) new Customers may also open the account packages included in this List of Conditions, with the following conditions:
  - The Customer is entitled to the discount account package if, he/she did not have a retail bank account at UniCredit Bank on 2nd May 2019, and
- presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PRO AND PARTNER IKON PRO PACKAGES

UniCredit Bank

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Monthly account-handling fee		0 HUF/month[2]/bank account[1,] (if the refund conditions are not met: 528 HUF/month)	0 HUF/month[2]/bank account[3,] (if the refund conditions are not met: 4096 HUF/month)
Account opening and closing fee		0 HUF	0 HUF
Default Statement		Postal or Electronic	Postal or Electronic
Booking entry fee		Free of charge	Free of charge[5]
Credit entries in HUF (to HUF accounts)		Free of charge	Free of charge
Direct debit		Free of charge[27]	Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		Monthly the first 2 transaction is free of charges[30], further transactions: 0,318% max. HUF 6 371	Free of charge
In-bank standing orders of HUF transfer between client's own accounts[6]		Free of charge	Free of charge
Commission intra bank payment orders[8]	**Transfer orders between the accounts of the same Client**[6]	Free of charge	Free of charge
	bySpectraNet Internet Banking / eBanking and UniCredit Mobil application	Monthly the first 2 transaction is free of charges[31], further transactions: 0,318% max. HUF 6 371[4]	Free of charge
	by Home Banking and Telephone Bank	0,318%, max. HUF 6 371[4]	Free of charge
	by original bank form	0,584%, min. HUF 859, max. HUF 16 990	0,478%, min. HUF 753, max. HUF 16 990
	by non-original form[7]	0,849%, min. HUF 1 592	0,744%, min. HUF 1 592
Commission interbank payment orders[8]	**bySpectraNet Internet Banking / eBanking and UniCredit Mobil application**	Monthly the first 2 transaction is free of charges [31], further transactions: 0,318% max. HUF 6 371[4]	Free of charge
	by Home Banking and Telephone Bank	0,318%,max. HUF 6 371[4]	Free of charge
	by original bank form	0,717%, min. HUF 1 029, max. HUF 20 706	0,611%, min. HUF 1 029, max. HUF 20 706
	by non-original form [7]	0,849%, min. HUF 1 592	0,744%, min. HUF 1 592
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF[32]	0,8%, min. 1 000 HUF, max. 100 000 HUF[32]

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PRO AND PARTNER IKON PRO PACKAGES

UniCredit Bank

		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge[9]	Free of charge[9]
Cash withdrawal	On domestic UniCredit ATM	First withdrawal each month is free of charge Further withdrawals: 0,318%, min. HUF 222 [10,11]	Free of charge[12]
Cash withdrawal	On domestic UniCredit ATM using mCash service	First withdrawal each month is free of charge Further withdrawals: 0,684%, min. HUF 254[10,11]	Free of charge[12]
Cash withdrawal	On other domestic ATM	First withdrawal each month is free of charge Further withdrawals: 0,711% + HUF 498, min. HUF 668[10,11]	Free of charge[12]
Cash withdrawal	At branch cashier from HUF account (HUF from HUF account)	1,53%, min. HUF 1 220, max. HUF 53 094	1,05%, min. HUF 1 061, max. HUF 21 237
Cash withdrawal	At branch cashier from HUF account (FCY from HUF account)	0,68%, max. HUF 53 094 (at buy/sell rates of exchange)	0,31%, max. HUF 6 371 (at buy/sell rates of exchange)
Cash withdrawal	Free of charge HUF cash withdrawal (from domestic ATM or branch cashier) based on effective law and NGM regulation[13]	Monthly the first two 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 13.*	
Issuer fee/Membership fee[14] of Mastercard Unembossed bankcard		HUF 1280 [15] / HUF 3 379[16]	HUF 1 280[15] / HUF 2 969[16]
Issuer fee/Membership fee[14] of Mastercard Unembossed supplementary card		HUF 2 560 / HUF 3 379[16]	Free of charge[15] / Free of charge[15,16]
Issuer fee/Membership fee[14] of Mastercard Standard / Visa Classic[17] bankcard		Free of charge[29] / HUF 6 656[16]	Free of charges[29] / HUF 5 734[16]
Issuer fee/Membership fee[14] of Mastercard Gold and VISA Gold[17] bankcard		HUF 18 432 / HUF 21 504[16]	HUF 9 216[19] / HUF 21 504[16]
Purchase commission		Free of charge[20]	Free of charge[21]
SMS notification on credit transactions on bank account		Free of charge [4]	Free of charge [4]
SMS notification on debit transactions on bank account		HUF 36/SMS	Free of charge [4]
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions		HUF 36/SMS	Free of charge [4]

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PRO AND PARTNER IKON PRO PACKAGES

		Partner Aktív Pro Package*	Partner Ikon Pro Package*
SpectraNet Internet Banking entry fee		Free of charge[22]	Free of charge[22]
eBanking entry fee		Free of charge[22]	Free of charge[22]
UniCredit Mobil Application entry fee		Free of charge[22]	Free of charge[22]
SpectraNet Internet Banking service fee		Free of charge[33]	Free of charge[33]
eBanking service fee		Free of charge[34]	Free of charge[34]
UniCredit Mobil Application service fee		Free of charge[23]	Free of charge[23]

II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Account opening fee		Free of charge	Free of charge
Account-handling fee		HUF 445 /month/account[2,24]	HUF 445 /month/account[2,24]
Booking entry fee		Free of charge[25]	Free of charge[25]
FCY credit entries to FCY accounts		Free of charge[26]	Free of charge[26]
Orders[8] (FCY debit transfers on FCY account)	**Intrabank orders by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank**	0,39%, min. EUR 5,30	0,39%, min. EUR 5,30
	Interbank orders by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0,39%, min. EUR 6,31	0,39%, min. EUR 6,31

III. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PLUSZ AND UNICREDIT PARTNER IKON PLUSZ PACKAGE

1. In case of overdraft applied related to Partner Aktív Pro package

Type of loan	Overdraft
Credit limit	Minimum HUF 100.000
Interest rate (yearly)	19,09%
Handling fee (yearly)[30]	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard [31]	22,88%

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:
When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Pro package, with a term of 1 year, the standard interest rate is 19,09%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 22,88%. Amount of instalment: HUF 5 966 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 452 924; the total cost of the loan is HUF 77 924, which includes the HUF 528 of account handling fee beside interest.

2. In case of overdraft applied related to Partner Ikon Pro package

Type of loan	Overdraft
Credit limit	Minimum HUF 150.000
Interest rate (yearly)	19,09%
Handling fee (yearly)[30]	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard [31]	24,81%

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:
When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Ikon Pro package, with a term of 1 year, the standard interest rate is 19,09%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 24,81%. Amount of instalment: HUF 5 966 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 458 876, the total cost of the loan is HUF 83 876, which includes the HUF 1 024 of account handling fee beside interest.

For our clients with Partner account package, we provide the next discount option until its cancellation: in the branches of UniCredit Bank, within the newly concluded Allianz Care Scheme, its annual insurance premium is 10% for Partner Aktív Plusz and - Pro, Partner Ikon Plusz and Pro accounts, and 25% discount on the Partner Prestige account package. All promotions are valid until revoked.

*In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Pro Package) and of Ikon account packages (related to Partner Ikon Pro Package) indicated in UniCredit Bank’s List of Conditions for Private Customers of the Bank shall be applied.
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.

[1] The normal account handling fee of Partner Aktív Pro Package is HUF 528/month/account. This amount is to be debited on the client’s account every month. The full amount of the account handling fee is credited promotionally on the account if minimum HUF 150 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 207

is credited promotionally on the account if less than HUF 150 000 but at least HUF 75 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).

If the credit conditions are not met, no refund will not be applied. The promotion is valid until revoked. In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until revoked.

[2] The basic account-handling fee is charged for each started month.

[3] The normal monthly account handling fee of Partner Ikon Pro account package is 4 096 HUF, that is debited on the account every month, except if the Account Holder has an overdraft with min. HUF 300 000 credit line, facility in the given calendar month, and the overdraft agreement entered into force before that month, and it is still effective, then HUF 1 024 is charged to the account as account maintenance fee. The promotions is valid until revoked.

i) If the Account Holder fulfills one of the following requirements, then HUF 3 072 will be credited to the account in the following month, as a promotion:

- at least HUF 300 000 has been credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),

ii) If the Account Holder fulfills both of the following two requirements, then HUF 4 096 will be credited to the account in the following month, as a promotion:

- as a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings** in the value at least HUF 30 000 000 in the actual month or has min. HUF 20 000 000 mortgage by the UniCredit Bank and the disbursement is later than 01.01.2019.

All promotions are valid until revoked.

**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.

[4] The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until revoked.

[5] The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,2% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until revoked.

[6] The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

[7] 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.

[8] 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).

[9] Free of charge (normal fee: 0.2%, not charged by the Bank during the promotion period. The promotion is valid until revoked. Service is available on appropriate UniCredit ATMs.

[10] As a promotion the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. This promotion is valid until revoked. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. . In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

[11] 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 13).

[12] The above fee is charged by the Bank as Promotion. The promotion is valid until revoked. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,318%, min. HUF 222 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,105%, min. HUF 105 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,684%, min. HUF 254. The normal fee for cash withdrawal on other ATM in Hungary is 0,711%, + HUF 498 min. HUF 668 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,425% + HUF 424, min. HUF 477 in case of using Premium Banking Embossed Mastercard bankcard.

[13] 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.

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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 if 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 thee 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.

[14] Charged one time per year subsequently.

[15] The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until revoked. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer can be qualified for only the first Mastercard Unembossed supplementary card and is valid until revoked.

[16] 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 revoked

[17] 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.

[18] The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until revoked. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

[19] The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

[20] Normal fee: 0,307%, minimum HUF 6.144, it is not charged by the Bank during the promotion period. The promotion period is valid until revoked.

[21] Normal fee: 0,205%, minimum HUF 6.144, it is not charged by the Bank during the promotion period. The promotion period is valid until revoked.

[22] Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until revoked.

[23] Normal fee: HUF 150 / month it is not charged by the Bank during the promotion period. The promotion period is valid until revoked.

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

[25] The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the fee above. This promotions are valid until revoked.

[26] Fee of booking is 590 HUF which will not be charged as a promotion. The promotion is valid until revoked.

[27] Free of charge is a promotional offer of the Bank. The promotion is valid until revoked. Normal fee is 0.318% min. HUF 52, max. HUF 6371.

[28] Free of charge is a promotional offer of the Bank. The promotion is valid until revoked. Normal fee is 0.318% min. HUF 95, max. HUF 6371.

[29] The fee indicated above is a promotional offer of the Bank, which is valid until revoked. Non-promotional issuer fee of Mastercard Standard / Visa Classic bankcard is disclosed in „Bank Card List of Conditions – For Private Clients".

[30] The Bank expects from the first annual management fee on a discounted basis. The action is valid until revoked.

[31] Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level [illegible] R may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

[32] The a[illegible] 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.

[33] If Acco[illegible] has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in for[illegible]rvice is provided by the Bank promotionally free of charges in the given calendar month. Promotion is valid until revoked. Normal fee is HUF 150 per month.

[34] Norma[illegible] eBanking in case of SMS entry: HUF 200 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 150 / month. The promotion period is valid until revoked.

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