

Dear Clients!

We inform you that - with effect of September 16, 2019 - the UniCredit Bank Hungary Zrt. has modified its List of Conditions – referred to below - due to the release of the ViCA application which is compliant with the regulations of the Strong Customer Authentication, in line with the 2nd Payment Directive of the European Union (PSD2).

The modification is valid for all private individual customers independently of the bank account type.

List of Conditions	Service	Modification
Electronic Banking List of Conditions for Private Clients	SpectraNet Internet Banking Light and SpectraNet Internet Banking Plusz, (installed) Spectra and Spectra Light Electronic Banking System	Release of the ViCA application and the announcement of its price.

Budapest, September 16, 2019.

UniCredit Bank Hungary Zrt.