

Effective from: 1st October 2019 (1904) • Disclosed: 30th September 2019

Fix account package is 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.

| | | Fix account package* |
|---|---|--|
| Monthly account-handling fee | | HUF 1 055 / month ¹ / bankaccount |
| Default Statement | | electronic |
| Direct debit | | 0.531% |
| In-bank and bank-to-bank standing orders² | | 0.531% |
| Commission on in-bank payment orders^{2,3} | by SpectraNet Internet Banking | 0.531% |
| | by eBanking | 0.531% |
| | by UniCredit Mobil application | 0.531% |
| | by Home Banking and Telephone Bank | 0.531% |
| | by original bank form | 0.531% |
| Commission on bank-to-bank payment orders³ | by SpectraNet Internet Banking | 0.531% |
| | by eBanking | 0.531% |
| | by UniCredit Mobil application | 0.531% |
| | by Home Banking and Telephone Bank | 0.531% |
| | by original bank form | 0.531% |
| Cash withdrawal | On domestic UniCredit ATM ⁴ | 0.531% |
| | On domestic UniCredit ATM using mCash service | 0,684% minimum HUF 254 |
| | On other domestic ATM ⁴ | 0.531% |
| Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation⁵ | | 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 6.

| | |
|---|---------------------------------|
| Issuer fee/Membership fee of Mastercard Unembossed bank card | Free of charge / Free of charge |
| SMS notification on credit transactions on bank account | Free of charge |
| SMS notification on debit transactions on bank account | Free of charge |
| SpectraNet Internet Banking Light service fee | Free of charge |
| UniCredit Mobile Application service fee | Free of charge ⁶ |

* The Special Conditions presented here apply to HUF bank account and HUF payment transactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will 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 basic account-handling fee is charged for each started month.

² 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.

³ 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).

⁴ The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

⁵ 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 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 via ATM. 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.

⁶ The standard fee is HUF 150 / month, which is waived by the bank as a promotion. This promotional offer is valid until revoked.

