

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Effective from: 1st of October 2019 (1905), Disclosed on the 30th of September 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.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
3. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
4. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

5. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
6. 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
7. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
8. mCash service is provided by the Bank for private customers from 1st February 2019

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services
3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal services

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

	Aktív	lkon
Monthly account-handling fee	582 HUF monthly as a special offer ²	free of charge as a special offer ^{1, 3}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges ⁴
Default statement	Postal or Electronic	Postal or Electronic
Direct debit	Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,287% min. 53 HUF, max. 6 371 HUF	Free of charges
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Issuer fee of Mastercard Unembossed card / Membership fee ⁵	According to the Bank Card List of Conditions – For Private Clients	2560 Ft / 2 969 HUF ^{K2}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ⁵	2 560 HUF / 3 379 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card* / Visa Classic ^{K1} bank card / Membership fee ⁵	50% discount of the normal fee ⁶ / According to the Bank Card List of Conditions – For Private Clients	Free of charges ⁷ / 5 734 HUF ^{K2}
Issuer fee of Mastercard Standard supplementary card * and VISA Classic ^{K1} supplementary card / Membership fee ⁵	According to the Bank Card List of Conditions – For Private Clients	5 016 HUF / 5 734 HUF ^{K2}
Issuer fee of Mastercard Gold card* / Membership fee ⁵	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card* / Membership fee ⁵	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SpectraNet Internet Banking Light / eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

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		Aktív	Ikon
Commission in-bank payment orders ⁹	Transfer orders between the accounts of the same Client ⁸	Free of charges	Free of charges
	by SpectraNet Internet Banking	0,287%, min. 106 HUF, max. 6 371 HUF	Free of charges
	by eBanking	0,287%, min. 106 HUF, max. 6 371 HUF	Free of charges
	by UniCredit Mobile application	0,287%, min. 106 HUF, max. 6 371 HUF	Free of charges
	by Home Banking and Telephone Bank Home Banking	0,287%, min. 169 HUF, max. 6 371 HUF	Free of charges
	by original bank form	0,553%, min. 838 HUF, max. 16 990 HUF	0,478%, min. 753 HUF, max. 16 990 HUF
	by non-original form ¹⁰	0,849%, min. 1 592 HUF	0,744%, min. 1 592 HUF
Commission on bank-to-bank payment orders ⁹	by SpectraNet Internet Banking	0,287%, min. 186 HUF, max. 6 371 HUF	Free of charges
	by eBanking	0,287%, min. 186 HUF, max. 6 371 HUF	Free of charges
	by UniCredit Mobile application	0,287%, min. 186 HUF, max. 6 371 HUF	Free of charges
	by Home Banking and Telephone Bank Home Banking	0,287%, min. 191 HUF, max. 6 371 HUF	Free of charges
	by original bank form	0,685%, min. 1 009 HUF, max. 20 706 HUF	0,611%, min. 1 029 HUF, max. 19 968 HUF
	by non-original form ¹⁰	0,849%, min. 1 592 HUF	0,744%, min. 1 592 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
Cash out	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF ²⁶	0,7%, min. 1 000 HUF, max. 100 000 HUF ²⁷
	On UniCredit ATM in Hungary	0,684%, min. 254 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary using mCash service (mCash service is provided by the Bank for private customers from 1 st February 2019)	0,684%, min. 254 HUF	
	On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card	According to the Bank Card List of Conditions – For Private Clients	Monthly the first 4 transaction is free of charges ¹¹
	On other ATM in Hungary	1,137% + 573 HUF, min. 764 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card	According to the Bank Card List of Conditions – For Private Clients	Monthly the first 4 transaction is free of charges ¹¹

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Cash out		Aktív	Ikon
	On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, , Visa Classic, Mastercard Gold, Visa Gold bank cards	According to the Bank Card List of Conditions – For Private Clients	1,38% + 3,18 EUR
	On other Unicredit ATM abroad in case of Mastercard Unembossed, , Mastercard Standard, Visa Classic, , Mastercard Gold, Visa Gold bank cards	According to the Bank Card List of Conditions – For Private Clients	1,433% + 4,45 EUR
	Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, , Mastercard Standard, Visa Classic, , Mastercard Gold, Visa Gold bank cards	According to the Bank Card List of Conditions – For Private Clients	0,648% + 434 Ft, min. 753 HUF
	Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, , Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards	According to the Bank Card List of Conditions – For Private Clients	1,433% + 6,11 EUR
	Cash out in HUF from HUF account	1,53% min. 1 220 HUF, (max. 53 094 HUF)	1,05%, min. 1 061 HUF, max. 21 237 HUF
	Cash out in FCY from HUF account	0,68% max. 53 094 HUF (at buying and selling rates of exchange)	0,31%, max. 6 371 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²¹	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 ²¹).	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	Free of charges (Normal fee is 0,2%, max. 6000 HUF, which will not be charged by the Bank as a special offer.)	
Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges ¹²	
Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges ¹²	
Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges ¹²	
SpectraNet Internet Banking, eBanking, and UniCredit Mobile application Daily maximum limit amount	10 000 000 HUF /day	10 000 000 HUF /day	
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction	
mCash daily limit	150 000 HUF/day	150 000 HUF/day	

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Services	
<i>Change of Account packages</i>	
to an account with higher handling fee	1 000 HUF ¹³ (Normal fee: 3 000 HUF)
to a Partner account with higher handling fee	Free of charges ¹³ (Normal fee: 3 000 HUF)
to an account with lower handling fee	3 000 HUF
to a Partner account with lower handling fee	Free of charges ¹³ (Normal fee: 3 000 HUF)
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ¹⁴
<i>Credit entries (Forint)</i>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts ¹⁸	Bónusz, Aktív and IKON account package 500 Ft/item ¹⁵
<i>Debit items (Forint)</i>	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 50,-/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / eBanking	According to the conditions detailed in Addendum No. 7. + HUF 50,-/payment order
<i>Debit items (Foreign currency)</i>	
Transfer orders with missing data/errors ¹⁶	8,-EUR ¹⁹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	8,-EUR ¹⁹
Commission on bank-to-bank payment orders^{19, 9}	Privát Plusz, Bónusz and Aktív account package IKON account package
by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,47%, min. 5,30 EUR 0,37%, min. 5,30 EUR
by original bank form	0,58%, min. 10,61 EUR 0,47%, min. 10,61 EUR
by not original bank form or by special processing ¹⁰	0,63%, min. 15,92 EUR 0,52%, min. 15,92 EUR
Bank-to-bank Standing Orders	0,47%, min. 5,13 EUR 0,37%, min. 5,30 EUR
Commission on in-bank payment orders⁹	
by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,42%, min. 5,30 EUR 0,32%, min. 5,30 EUR
by original bank form	0,52%, min. 10,61 EUR 0,42%, min. 10,61 EUR
by not original bank form or by special processing ¹⁰	0,58%, min. 15,92 EUR 0,47%, min. 15,92 EUR
In-bank Standing Orders	0,42%, min. 5,3 EUR 0,32%, min. 5,3 EUR

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II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS		
Account opening		Free of charges
Account-handling fee		445,- HUF /month/account ^{1,25,20}
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ¹⁴
Money Transfers		
Credit items		
FCY credit entries to FCY accounts		Free of charge ²⁴
Debit items		
FCY Debit Transfers)		
Commission on bank-to-bank payment orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,39%, min. 6,31 EUR
	by original bank form	0,58% min. 10,61 EUR
	by not original bank form or by special processing ¹⁰	0,63% min. 15,92 EUR
Commission on in-bank payment orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,39%, min. 5,30 EUR
	by original bank form	0,52% min. 10,61 EUR
	by not original bank form or by special processing ¹⁰	0,58% min. 15,92 EUR
Bank-to-bank Standing Orders		0,47%, min. 5,30 EUR
In-bank Standing Orders		0,42%, min. 5,30 EUR
Transfer orders with missing data/errors ¹⁶		8,- EUR ¹⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,- EUR ¹⁷
Urgent FCY Payment orders with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / eBanking and Multicash client programmes (in HUF, EUR and USD)		0,65%, min. 30 EUR
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,47% min. 158 HUF
	by original bank form	0,58% min. 265 HUF
	by not original bank form or by special processing ¹⁰	0,63% min. 849 HUF
Commission on in-bank payment orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Bank	0,41% min. 158 HUF
	by original bank form	0,53% min. 265 HUF
	by not original bank form or by special processing ¹⁰	0,58% min. 849 HUF
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation) ²¹		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 21).

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III. CASH TRANSACTION		
Cash in – to the credit of the account		
In the currency of the account	Free of charges ²² , except for payments in high number (above 100 pieces) of coins, the fee is 0,2% of the payment amount	
In different currency	free of charges ²² , (at buying and selling rates of exchange)	
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,235%	
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,585%	
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins	10%	
Currency coins accepted in	EUR	
Smallest accepted denomination	1,00.-	
Cash out – to the debit of the account		
	Privát Plusz, Bónusz and Aktiv account package and FCY account	Ikon account package
In the currency of the account	1,11%, min. 2,4 EUR	0,79%, min. 2,35 EUR
In the different currency of the account and in HUF	0,66%, max. 51 200 HUF, (at buying and selling rates of exchange)	0,3%, max. 6000 HUF, (at buying and selling rates of exchange)
Cash Exchange		
From a foreign currency to HUF	at buying rate of exchange	
From a foreign currency to another foreign currency	at buying and selling rates of exchange	
From HUF to a foreign currency	at buying and selling rates of exchange	
Money exchange of notes and coins not exceeding 50 pieces per denomination ²³	Free of charges ²²	
Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)		
by coins	4,75%-a	
by notes	1,75%-a	
Night safe	5 000.- HUF / quarter	
Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)	
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges	
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance	
Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)	Free of charges	

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1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

¹ The basic account-handling fee is charged for each started month.

² The normal account handling fee of Aktiv account is HUF 1 166/month/account. It is debited on the account every month. 562 HUF is credited on the account if minimum 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 by the Bank) Any part of the account handling fee is credited if the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, 584 HUF will not be credited on the account. The promotion is valid until recalled. 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 recalled.

³ The normal monthly account handling fee of Ikon account is 4 247 HUF. It is debited on the account every month. 2 123 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million

From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (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). The promotion is valid until recalled.

⁴ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,1% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawal.

⁶ The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until withdrawal.

⁷ The normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 5016, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.

⁵ Charged one time per year subsequently.

⁸ 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.

¹⁰ 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.

¹¹ The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. 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. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,318%, min. HUF 222 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,105%, min. HUF 105 in case of using Premium Banking Embossed Mastercard bankcard. 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 Unembossed, 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. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,684%, min. HUF 254

¹² The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in addendum 4.

¹³ The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. Partner accounts are the followings: Partner Aktiv Plusz, Partner Ikon Plusz, Partner Prestige,- Partner Uno Plusz and Partner Aktiv Top accounts.

¹⁴ The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

¹⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 590, difference will not be charged as a promotion. The promotion is valid until recalled.

¹⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁷ Calculation of charges: 0.01% of the sum of the transactions 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 withdrawal.

²⁵ Calculation of charges: 0.01% of the sum of the transactions 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 withdrawal.

²⁰ 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 promotion is valid until withdrawn.

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²¹ 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 to 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 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.

²² Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.

²³ The Bank offers the money exchange only for account keeping clients of the Bank.

¹⁹ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

²⁴ Fee of booking is 590 HUF which will not be charged as a promotion. The promotion is valid until recalled.

⁹ 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).

¹⁸ International HUF credit entry shall be considered as FCY credit entry.

²⁶ 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

²⁷ The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is 0,7% min. 10 000 HUF max. 100 000 HUF

* Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with Mastercard Unembossed cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with Mastercard Unembossed card, the type of bank card will be changed in the bankcard contract as well to Mastercard Unembossed card on the date of issue. Previous bankcards, which are renewed earlier than the expiry date, will be blocked by the Bank at the end of the second month following the date of early forced renewal. The Bank will charge the card membership fee of Maestro card in the month of replacement renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding Mastercard Unembossed card. In case of blocking of Maestro cards the Bank will issue Mastercard Unembossed card as replacement card from the 15th of July of 2015.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

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.

K2 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 recalled