

SPECIAL CONDITIONS FOR UNICREDIT TRIPLA ACCOUNT PACKAGE



Effective from: 15th December 2019 (1906) • Disclosed: 10th December 2019

The Tripla 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.

The list of conditions has been amended to comply with Regulation (EC) No 924/2009. Pursuant to the relevant regulation, which will enter into force on 15.12.2019, payment service providers are required to ensure tariff harmonization in relation to charges for cross-border payment transactions denominated in euro compared to charges for domestic payment transactions in the national currency of a Member State. **Changes are marked in red by the Bank.**

		Tripla account package
Monthly account-handling fee		In the first 12 month HUF 0 / month / bank account ¹ from 13th month HUF 1592/ month / bank account ¹
Minimum balance to open the account ²		HUF 1000
Direct debit		Monthly the first 3 transaction is for free of charges ³
In-bank and bank-to-bank standing orders		Monthly the first 3 transaction is for free of charges ⁴
Commission in-bank payment orders ^{5,6}	by SpectraNet Internet Banking	Monthly the first 3 transaction is for free of charges ⁷
	by eBanking	Monthly the first 3 transaction is for free of charges ⁷
	by UniCredit Mobil application	Monthly the first 3 transaction is for free of charges ⁷
Commission on bank-to-bank payment orders ^{5,6}	by SpectraNet Internet Banking	Monthly the first 3 transaction is for free of charges ⁸
	by eBanking	Monthly the first 3 transaction is for free of charges ⁸
	by UniCredit Mobil application	Monthly the first 3 transaction is for free of charges ⁸
Cash withdrawal	On domestic UniCredit ATM initiated with debit card or mCash service	Monthly the first 2 transaction is for free of charges ⁹
	On other domestic ATM ⁵	Monthly the first transaction is for free of charges ¹⁰
	Free of charge HUF cash withdrawal (from domestic ATM) 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 of MasterCard Standard or VISA Classic bank card (main card)

Free of charge¹¹ / Free of charge¹²

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

In-bank EURO payment orders ^{5,6}	by SpectraNet Internet Banking	Monthly the first 3 transaction is for free of charges ⁷
	by eBanking	Monthly the first 3 transaction is for free of charges ⁷
Bank-to-bank SEPA payment orders ^{5,6}	by SpectraNet Internet Banking	Monthly the first 3 transaction is for free of charges ⁸
	by eBanking	Monthly the first 3 transaction is for free of charges ⁸
Bank-to-bank and in-bank EURO Standing Orders		Monthly the first 3 transaction is for free of charges ⁴

Account package can be applied for by those private customers who do not have and haven't had in the last 12 month –prior to informing the Bank about the intention of account opening- a private current account maintained by the Bank.

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 normal account handling fee of Partner Tripla Account Package is HUF 5 309/month/account, which is to be debited on the client's account every month.

In the first 12 month (calculated from the date of account opening) the full amount of the account handling fee – HUF 5 309 - 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). The promotion is valid until revoked.

In a 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.

From the 13th month (calculated from the date of account opening) HUF 3 717 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). The promotion is valid until revoked.

² Framework Contract will become effective only if the Account Owner makes a deposit of minimum HUF 1000 at the same time as the account is opened by the Bank.

³ Normal fee is 0,318%, minimum HUF 52, maximum HUF 6 371, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.

⁴ Normal fee is 0,318%, minimum HUF 95, maximum HUF 6 371, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.

⁵ 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.

⁶ 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).

⁷ Normal fee is 0,318%, minimum HUF 158, maximum HUF 6 371, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.

⁸ Normal fee is 0,318%, minimum HUF 233, maximum HUF 6 371, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.

⁹ The fee defined above is provided by the Bank as promotion. The promotion is valid until revoked. 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 on UniCredit ATM in Hungary is 0,684%, min. HUF 254 in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold card. Fee is 1,05 % 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.

¹⁰ The fee defined above is provided by the Bank as promotion. The promotion is valid until revoked. When determining the ATM transactions 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 on other ATM in Hungary is 1,137%, + HUF 573 min. HUF 764 in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, MasterCard Gold and VISA Gold bankcards. Fee is 0,425% + HUF 424, min. HUF 477 in case of using Premium Banking Embossed MasterCard bankcard.

¹¹ The fee indicated above is a promotional offer of the Bank. The special offer can be qualified for only the first MasterCard Standard or VISA Classic main card and is valid until revoked. The normal issuer fee of MasterCard Standard and VISA Classic card is included in the effective Debit Bankcard List of Conditions for Private Clients.

¹² The fee indicated above is a promotional offer of the Bank. The special offer can be qualified for only the first MasterCard Standard or VISA Classic main card and is valid until revoked. The normal yearly card membership fee of MasterCard Standard and VISA Classic card is included in the effective Debit Bankcard List of Conditions for Private Clients.

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. 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 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.