

Effective from: January 10, 2020 (1702)

Disclosed: January 10, 2020

Telephone Banking

SMS Service

UniCredit eBanking

SpectraNet Internet Banking

UniCredit Mobile application

Spectra and Spectra Light Electronic Banking System

ELECTRONIC BANKING LIST OF CONDITIONS – FOR PRIVATE CLIENTS



I. TELEPHONE BANKING

Up-front entry fee	Free of charge
Service fee	Free of charge

II. SMS SERVICE

* Beside the details of the transactions, the current account balance will also be sent.

1. SMS services in connection with Payment account

Notifications on Payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	HUF 36 / message
Notifications on Payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)	HUF 36 / message
Notifications on direct debit authorizations received	HUF 36 / message
Notifications on the actual debiting of debit card transactions*	HUF 36 / message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 36 / message

Balance notifications

Sending of the utilizable balance of the Payment account on banking days	HUF 36 / message
Sending of the utilizable balance of the Payment account once a week, on the first banking day of the week	HUF 36 / message
Sending of the utilizable aggregate balance of the Payment account on the banking day when there is a change in comparison to the previous banking day	HUF 36 / message

2. SMS services in connection with debit bankcard

Notifications on successful, unsuccessful and cancelled purchases with the debit card*	HUF 36 / message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	HUF 36 / message
Notifications on the limit modifications in connection with the debit card	HUF 36 / message

Balance notifications

Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard on banking days	HUF 36 / message
Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard once a week, on the first banking day of the week	HUF 36 / message
Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	HUF 36 / message

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3. SMS services in connection with credit bankcard

Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	HUF 36 / message
Notifications on daily closing balance, the amount of credit line obligation (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorized transactions that have not been debited on the account.)	Free of charge (Normal fee: HUF 36 / message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on debiting fees and interest	Free of charge (Normal fee: HUF 36 / message it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day)	Free of charge (Normal fee: HUF 36 / message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages.

Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.

UniCredit SMS – Card Monitoring Package includes the following services

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Accounts Monitoring Package includes the following services

Notification on payment account credits* (They exclude fee credits and include only credits in connection with term deposits from interest- type credits)
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with Payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

* In addition to the details of transactions, the current account balance will also be sent.

ELECTRONIC BANKING LIST OF CONDITIONS – FOR PRIVATE CLIENTS



III. INTERNETBANKING SERVICES (SPECTRANET INTERNET BANKING & UNICREDIT EBANKING)

For our Private Individual clients the only available internet banking service is the UniCredit eBanking. The migration of Private Individual clients from SpectraNet to UniCredit eBanking will be completed in multiple stages from 29th September 2018.

The following conditions are applicable for those clients who still use the SpectraNet Internet Banking.

For our SME and Corporate clients, the SpectraNet Internet Banking Light and SpectraNet Internet Banking Plus are the only available internet banking services.

Up-front entry fee

For SpectraNet Internet Banking Light**	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For eBanking**	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus**	HUF 4,000

Service fee

For SpectraNet Internet Banking Light**	HUF 150 / month
For SpectraNet Internet Banking Plus**	HUF 150 / month
For eBanking with SMS entry**	HUF 200 / month
For eBanking* with token and mToken entry**	HUF 150 / month

Authentication with password sent in SMS text message

Fee of text message (SMS) sent by Bank	HUF 36 / message
Fee of entry message (SMS) sent by Bank	HUF 0 / message

Authentication with Token

One-off fee of using a Token:	HUF 5,000 / Token
Token charge for issuing a new Token (when lost or damaged):	HUF 5,000
Release of blocked Token	Free of charge (Normal fee HUF 1,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)

Authentication with mToken

Fee of mToken	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
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Authentication with ViCA

Fee of ViCA	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled, but at least until December 31, 2020.)
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Other fees

Queries	Free of charge
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ELECTRONIC BANKING LIST OF CONDITIONS – FOR PRIVATE CLIENTS



Electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Help-desk service by telephone	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing Token blocking	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Changing User ID	HUF 1,000

IV. UNICREDIT MOBILE APPLICATION

The mobile application service (UniCredit mobile application) is only available for Private Individual clients.

Up-front entry fee	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Service fee	Free of charge (Normal fee: HUF 150 / month it is not charged by the Bank during the promotion period, in case user logs in the application successfully at least once in current calendar month. The promotion period is valid until recalled.)

Other fees

Fee of activation code text message (SMS) sent by the Bank	Free of charge (Normal fee: HUF 36 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Queries:	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)

V. SPECTRA & SPECTRA LIGHT ELECTRONIC BANKING SYSTEM

The Spectra and the Spectra Light services are only available for SME and Corporate clients.

Up-front entry fee

For Spectra Light**	HUF 15,000
For Spectra**	HUF 35,000

Providing banking services electronically

For Spectra Light**	HUF 500 / month
For Spectra**	HUF 1,500 / month

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Other fees	
New program copy to be installed on a new site	same as the Up-front entry fee
Further client code installation into the client program	HUF 12,500 / client
Queries	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Help-desk service by telephone	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Sending of new initial log-in password	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Set up of new signature password	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Client program registration	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Generating new unique install program identifier	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
New installation CD (if the original is lost)	HUF 1,500
Local assistance	HUF 8,000 per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre).

VI. GENERAL TERMS AND CONDITIONS

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.

Present List of Conditions is an inseparable part of the General Business Conditions.

This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Private Clients.

In the contracts before 15th March 2014. the „Payment account” is known as „bank account” or „current account”.

** The Bank has terminated and replaced the SpectraNet Internet Banking, Spectra and Spectra Light, Spectranet Mobile Banking services and has launched a new eBanking service for Private Individual clients. However, the mentioned services are still available for SME and Corporate clients. The Bank has informed the customers in an announcement about the termination of the old service and the launch of the new one.