

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS



**Effective from: 1st May 2020 (2003) Disclosed on the 27th March 2020**

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](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

Changes are marked in red by the Bank. Changes from 1st May 2020: the Bank modify the fees with the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO).

The list of conditions has been amended to comply with Government Decree Nr. 60/2020 (III.23) - on the necessary actions in order to increase hygienic safety of contactless card payments considering emergency- by changing limit for contactless transactions to HUF 15,000 till 15<sup>th</sup> April 2020.

Designation	Maestro bankcar* (not available from 15 <sup>th</sup> of July 2015)	Mastercard Unembossed bankcard	Mastercard Standard and VISA Classic <sup>K1</sup> bankcard	Mastercard Gold and VISA Gold <sup>K1</sup> bankcard	Premium Banking Embossed Mastercard bankcard	Due date of fees
<b>Cards are issued with chip and contactless feature.</b>						
Application condition	▪ Minimum opening balance: Issuer fee					
<b>Card fees</b>						
Card Issuer fee / Supplementary card issuer fee	2 200 Ft	2 680 Ft	5 251 Ft	19 298 Ft	Free of charge	Due upon the first production date of applied bankcard <sup>K2</sup>
Card Membership fee / Supplementary card membership fee	2 900 Ft <sup>K3</sup>	3 537 Ft <sup>K3</sup>	6 968 Ft <sup>K3</sup>	22 514 Ft <sup>K3</sup>	6 421 Ft <sup>K3</sup>	One time per year subsequently <sup>K4</sup>
Card blocking fee (including replacement)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
PIN code change fee	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	200 Ft <sup>K5</sup>	When service provided
PIN code reproduction fee	350 Ft	350 Ft	350 Ft <sup>K13</sup>	350 Ft <sup>K13</sup>	350 Ft	When service provided
Card replacement fee in Hungary <sup>K15</sup>	500 Ft (service is not available from 15 <sup>th</sup> of July 2015)	500 Ft	1 200 Ft	Free of charge (normal fee 1 200 Ft <sup>K6</sup> )	1 200 Ft	When service provided
<b>Transaction fees</b>						
Purchase commission	Free of Charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)				Free of charge	
Cash deposit fee on UniCredit ATM in Hungary <sup>K7</sup>	Free of charge (normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)					The booking date of the cash deposit transaction, the base of

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						fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary	0,645%, min 240 Ft	0,716%, min 265 Ft	0,716%, min 265 Ft	0,716%, min 265 Ft	0,110%, min. 109 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated outside EEA)	1,6% + 3 EUR	1,779% + 3,329 EUR			1,112% + 3,602 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated inside the EEA)	0,645%, min 240 Ft	0,716%, min 265 Ft			0,110%, min. 109 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash withdrawal fee on other ATM in Hungary	1,07 % + 540 Ft, minimum 720 Ft	1,19% + 599 Ft, minimum 799 Ft	1,19% + 599 Ft, minimum 799 Ft	1,19% + 599 Ft, minimum 799 Ft	0,445% + 443 Ft, minimum 499 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash advance fee in bank branches in Hungary (in post offices as well)	0,91% + 410 Ft, min 710 Ft	1,011% + 454 Ft, minimum 788 Ft	1,011% + 454 Ft, minimum 788 Ft	1,011% + 454 Ft, minimum 788 Ft	0,388% + 388 Ft, minimum 576 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated outside EEA)	1,65% + 4,2 EUR	1,835% + 4,659 EUR	1,835% + 4,659 EUR	1,835% + 4,659 EUR	1,112% + 3,602 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated inside the EEA)	1,07 % + 540 Ft, minimum 720 Ft	1,19% + 599 Ft, minimum 799 Ft	1,19% + 599 Ft, minimum 799 Ft	1,19% + 599 Ft, minimum 799 Ft	0,445% + 443 Ft, minimum 499 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash advance fee in bank branches abroad (cash withdrawal was initiated outside EEA)	1,65% + 5,8 EUR	1,832% + 6,397 EUR	1,832% + 6,397 EUR	1,832% + 6,397 EUR	1,112% + 5,549 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad (cash withdrawal was initiated inside the EEA)	0,91% + 410 Ft, min 710 Ft	1,011% + 454 Ft, minimum 788 Ft	1,011% + 454 Ft, minimum 788 Ft	1,011% + 454 Ft, minimum 788 Ft	0,388% + 388 Ft, minimum 576 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Emergency cash withdrawal abroad	Not applicable	Not applicable	225 EUR	225 EUR	225 EUR	When service provided
Emergency card replacement abroad <sup>K18</sup> (the service is only available for VISA bankcards from 1 September 2019)	Not applicable	Not applicable	175 EUR	175 EUR	175 EUR	When service provided

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Balance inquiry fee	35 Ft	35 Ft	35 Ft	35 Ft	30 Ft	When service provided
<b>Misc fees, settings</b>						
Internet Security Code (ISC) service <sup>HK16</sup>	Free of charge					
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.					According to effective Electronic Banking List of Conditions – For Private Clients.
Standard Daily ATM cash withdrawal limit <sup>K8, K14</sup>	150 000 Ft	150 000 Ft	250 000 Ft	300 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	500 000 Ft					
ATM limit modification fee	Free of charges as a promotion valid from 27 <sup>th</sup> of November 2017 to 3 <sup>rd</sup> of January 2018 <sup>K9</sup>					When service provided
Standard daily ATM cash deposit limit	No limit set					
Max. number of banknotes per ATM cash deposit transaction	50 pcs					
Standard POS daily limit <sup>K8, K14, K17</sup>	150 000 Ft	150 000 Ft	300 000 Ft	500 000 Ft	500 000 Ft	
Standard daily internet purchase limit <sup>K8, K14</sup>	150 000FT but not higher than POS daily limit	150 000FT but not higher than POS daily limit	300 000FT but not higher than POS daily limit	500 000FT but not higher than POS daily limit	500 000FT but not higher than POS daily limit	
POS limit modification fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>K10</sup>	10 pcs	10 pcs	10 pcs	10 pcs	10 pcs	
Limit for contactless transactions <sup>K11</sup>	-	15 000 Ft	15 000 Ft	15 000 Ft	15 000 Ft	
Validity	For Mastercard, Maestro and for VISA cards issued from 27 <sup>th</sup> August 2019: 3 years For Visa cards issued before 27 <sup>th</sup> August 2019: 2 years					
Regular card issuance and postal delivery	10 banking days					
Urgent card issuance time	5 banking days	5 banking days	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee <sup>K6</sup> )	The minimum amount of membership fee	At the production date of the bankcard

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Transaction receipt retrieval request fee	500 Ft	When service provided				
<b>Travel insurance for Cardholders<sup>B1</sup></b>						
Annual fee for STANDARD <sup>B4</sup> travel insurance	Not applicable	Not applicable	Included in membership fee	Not applicable	Not applicable	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for GOLD <sup>B5</sup> travel insurance	Not applicable	Not applicable	Not applicable	Included in membership fee	Included in membership fee	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for Supplementary optional travel insurance	Not applicable	Not applicable	4 500 Ft <sup>K3</sup>	4 500 Ft <sup>K3</sup>	4 500 Ft <sup>K3</sup>	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for Extra optional travel insurance	6 000 Ft <sup>K3</sup>	6 000 Ft <sup>K3</sup>	Not applicable	Not applicable	Not applicable	When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
<b>Travel insurance for fellow traveller<sup>B1, B3</sup></b>						
Annual fee for Extra optional travel insurance	6 000 Ft <sup>K3</sup>					When service is provided (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>

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The **Premium Banking bankcard** includes assistance service, listed below.

## **Assistance Service**

### **Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:**

*In case of technical failures and accidents*

- Information service
- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

### **Household assistance – information and service dispatch in the following trades, with the assumption of costs**

*Maximum cost assumed: HUF 25,000 per event*

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs

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 Due upon the next day after the first activation in case of application via CallCenter or of the homepage of UniCredit Bank

K3 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. Calculating the card membership fee, the Bank will take into account new conditions effective from 04<sup>th</sup> of April 2018, in such a way that new membership fee will be calculated prorated for the period between effective date (9<sup>th</sup> of April 2018) and month of expiry. K4 The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

K5 Service provided on ATM of UniCredit K6 The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K7 Service is available on appropriate UniCredit ATM's

K8 The daily limits can be modified after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 Ft. Daily internet purchase limit defines the maximum daily amount of purchase transactions made via internet, through virtual POS terminal.

K9 In case of standard fee calculation: modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification. The fee is not charged for raising limit up to HUF 150.000. Decreasing the limit is free of charge. Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system

K10 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit

K11 Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Since the application of increased limit depends on the date of adjustment on POS terminal executed by acquirers, PIN based authentication would be necessary above HUF 5000 in some cases before 15<sup>th</sup> April 2020. Under HUF 15,000 limit amount PIN code is necessary after every fifth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in meantime.

K12 In case of free of charge cash withdrawal – provided according to effective law – the due date of fee for non free of charge transaction is on the booking date of the transaction or the booking date of the second free of charge transaction.

K13 In case of application for PIN code reproduction concerning Visa bank card issued before 16<sup>th</sup> of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.

- Plumbing repairs
- Locksmith

### **Medical and healthcare information in Hungary and Europe**

- Contact information for medical assistance
- Contact information for pediatric assistance
- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

### **General Medical Advice – telephone assistance**

*Specialist physician assistance over the phone in general medical issues affecting adults and children*

- Information on health status
- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS

K14 In case of modification initiated via UniCredit Mobile Application the maximum value of limit can be 500.000 Ft in every cases (POS daily limit, Daily Internet Purchase limit, ATM cash withdrawal limit)

K15 Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner.

K16 Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15th of January 2017 Service is automatically activated at the same time as card is activated.

Bank starts a scheduled activation of the service in case of those cards which were ordered before 15th of January 2018.

(i) The service is activated by the Bank on the 12th of July 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- card type is VISA Classic or VISA Gold or Mastercard Gold, and expiry month on the plastic is November (11) and card has been used (at least one time) for internet purchase transaction between 31st May 2017 and 31st May 2018

(ii) The service is activated by the Bank on the 20th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is October (10), or
- card type is Mastercard Unembossed and expiry date on the plastic is July (07)

(iii) The service is activated by the Bank on the 27th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is January (01), or
- card type is Mastercard Unembossed and expiry date on the plastic is November (11)

(iv) The service is activated by the Bank on the 4th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is February (02), or
- card type is Mastercard Standard and expiry date on the plastic is November (11), or
- card type is Mastercard Standard and expiry date on the plastic is July (07)

(v) The service is activated by the Bank on the 11th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is December (12), or
- expiry date on the plastic is April (04)

(vi) The service is activated by the Bank on the 19th of October 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- cardholder has Private Banking client status and expiry month on the plastic of the debit card is January (01) or February (02), or
- debit card type is Mastercard Standard, or Mastercard Gold or Premium Banking Embossed Mastercard, or VISA Classic or VISA Gold and expiry month on the plastic is May (05), or
- expiry month on the plastic of the debit card is August (08)

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS

(vii) The service is activated by the Bank on the 25th of October 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is June (06), or
- cardholder has no Private Banking client status and debit card type is Mastercard Unembossed, or Premium Banking Embossed Mastercard, or Mastercard Gold, or VISA Classic or VISA Gold and expiry month on the plastic is July (07), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is April (04) or July (07), or November (11), or
- cardholder has no Private Banking client status and debit card type is Mastercard Gold or VISA Classic or VISA Gold and card has not been used for internet purchase transaction between 31th May 2017 and 31th May 2018 and expiry month on the plastic is November (11), or

(viii) The service is activated by the Bank on the 6th of November 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is September (09), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is December (12), or
- cardholder has no Private Banking client status and debit card type is Premium Banking Embossed Mastercard and expiry month on the plastic is November (11)

(ix) The service is activated by the Bank on the 13th of November 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is March (03), or
- debit card type is Mastercard Unembossed and expiry month on the plastic is May (05), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is October (10)

K17 POS daily limit is taken into consideration during the processing of authorization requests related to Money send transactions, and Bank authorizes transactions up to the value of this limit.

K18 The emergency card replacement service is terminated for Mastercard debit bankcards due to the changes of Mastercard card company rules from 1<sup>st</sup> September 2019.

B1 The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2 If - in case of insurances are valid until recalled – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance is available by signing a Declaration of Insurance form.

B3 UniCredit cardholders with an active status bankcard can apply for travel insurance for fellow traveller. For this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4 Standard insurance cover is provided – for each travel for a maximum of 60 days spent outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

B5 Gold insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

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 Bankcard Business Regulations and the List of Condition for Private Customers.