

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Effective from: 1st April 2020 (2005), Disclosed on the 30th 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) and in its branches. **Changes are marked with red by the Bank.**
Changes from 1st April 2020: the Bank turn to non-marketed account package "Aktív". From this date the clients cannot open Aktív account package.
Changes from 1st June 2020: the secondary identifier handling will available via Mobile Bank from 01.06.2020.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA 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.

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 MARKETED HUF ACCOUNT PACKAGES

	Mobil Aktív	ikon
Monthly account-handling fee	249 HUF/ month/ account ³⁰	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	Free of charges	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 fee⁵	2 680 Ft / 3 537 Ft ³¹	2560 Ft/ 2 969 HUF ^{K2}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee⁵	2 680 Ft / 3 537 Ft ³¹	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card* / Visa Classic^{K1} bank card / Membership fee⁵ (VISA classic bank card cannot be applied in case of Mobil Aktív account package)	5 251 Ft / 6 968 Ft ^{32, 33, 34}	Free of charges ⁷ / 5 734 HUF ^{K2}
Issuer fee of Mastercard Standard supplementary card and VISA Classic^{K1} supplementary card / Membership fee⁵	5 251 Ft / 6 968 Ft ⁴⁴	5 016 HUF / 5 734 HUF ^{K2}
Issuer fee of Mastercard Gold card / Membership fee⁵	19 298 Ft / 22 514 Ft ³⁵	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee⁵	19 298 Ft / 22 514 Ft ³⁵	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard	Not applicable	According to the Bank Card List of Conditions – For Private Clients
VISA Gold bank card	Not applicable	According to the Bank Card List of Conditions – For Private Clients

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		Mobil Aktiv	Ikon
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
Cancellation fee of HUF domestic transfer order		5 000 HUF	Free of charges
Commission on in-bank	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	Free of charges	Free of charges
	by Home Banking and Telephone 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	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	Free of charges	Free of charges
	by Home Banking and Telephone 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
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF ²⁶	0,7%, min. 1 000 HUF, max. 100 000 HUF ²⁷
Cash out	On UniCredit ATM in Hungary	0,716%, min 265 Ft ³⁶	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)	0,716%, min 265 Ft ³⁶	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card	0,109%, min. 109 Ft ³⁷	Monthly the first 4 transaction is free of charges ¹¹
	On other ATM in Hungary	1,19% + 599 Ft, minimum 799 Ft ³⁸	Monthly the first 4 transaction is free of charges ¹¹

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		Mobil Aktív	Ikon
	On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card	0,445 % + 443 Ft, minimum 499 Ft ³⁹	Monthly the first 4 transaction is free of charges ¹¹
Cash out	On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, , Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)	1,779% + 3,32 EUR ⁴⁰	1,38% + 3,18 EUR
	On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, , Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,716%, min 265 Ft ³⁶	0,318%, min. HUF 222
	On other ATM abroad in case of Mastercard Unembossed, , Mastercard Standard, Visa Classic, , Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)	1,832% + 4,65 EUR ⁴¹	1,433% + 4,45 EUR
	On other ATM abroad in case of Mastercard Unembossed, , Mastercard Standard, Visa Classic, , Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019	1,19% + 599 Ft, minimum 799 Ft ³⁸	0,711%, + HUF 498 min. HUF 668
	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	1,011 % + 454 Ft, minimum 788 Ft ⁴²	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 (cash withdrawal was initiated outside EEA)	1,832% + 6,39 EUR ⁴³	1,433% + 6,11 EUR

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		Mobil Aktiv	lkon
	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 (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019	1,011 % + 454 Ft, minimum 788 Ft ⁴²	0,648% + 434 Ft, min. 753 HUF
	Cash out in HUF from HUF account	1,53% min 1 220 Ft, max. 53 094 Ft	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
Secondary identifier assignment ⁴⁵ , modification ⁴⁵ , confirmation ⁴⁶ , deletion ⁴⁷			
<i>in Branch</i>		HUF 2 000,-	
<i>by eBanking or in GIRO message and by Mobile application from 01.06.2020.</i>		Free of charge until 31th of December 2020. The normal fee is HUF 1 000. It is not charged by Bank during the promotion period. The promotion period is valid until recalled, but at least until December 31, 2020.	
UniCredit Mobile application service fee		Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			

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		Mobil Aktív	lkon
In-bank EURO payment orders ⁹	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 Home Banking and Telephone Bank	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
Bank-to-bank SEPA 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 Home Banking and Telephone Bank	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. 20 706 HUF
	by non-original form ¹⁰	0,849%, min. 1 592 HUF	0,744%, min. 1 592 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF ²⁸	0,65%, min. 1 000 HUF, max. 100 000 HUF ²⁸
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	0,287% min. 53 HUF, max. 6 371 HUF
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	
Change of Account packages	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	
Credit entries (Forint)	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.	

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		Mobil Aktív	Ikön
	FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ²⁹) ¹⁸	500 Ft/item ¹⁵	
Debit items (Forint)	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	
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	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}	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Banking	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 orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Banking	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	
FCY credit entries to FCY accounts			Free of charge ²⁴	
FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)	Commission on bank-to-bank payment orders ⁹	by Home Banking, SpectraNet Internet Banking / eBanking, UniCredit Mobile application and Telephone Banking	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 Banking	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
Urgent FCY payment orders and urgent FCY payment orders with conversation between accounts of the same Client through Home Banking and SpectraNet Internet Banking / eBanking (in HUF, EUR and USD)			0,65%, min. 30 EUR	
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)	Commission on in-bank EURO payment orders ⁹	by eBanking	0,287%, min. 106 HUF, max. 6 371 HUF	
		by Home Banking and and Telephone Bank	0,287%, min. 169 HUF, max. 6 371 HUF	
		by original bank form	0,553%, min. 838 HUF, max. 16 990 HUF	
		by not original bank form ¹⁰	0,849%, min. 1 592 HUF	
	Commission on bank-to-bank SEPA payment orders ⁹	by eBanking	0,287%, min. 186 HUF, max. 6 371 HUF	
		by Home Banking and and Telephone Bank	0,287%, min. 191 HUF, max. 6 371 HUF	
		by original bank form	0,685%, min. 1 009 HUF, max. 20 706 HUF	
		by not original bank form ¹⁰	0,849%, min. 1 592 HUF	
EUR in-bank and bank-to-bank Standing Orders			0,287% min. 53 HUF, max. 6 371 HUF	
Commission on urgent EUR payment orders			0,65%, min. 1 000 HUF, max. 100 000 HUF ²⁶	

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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
Bank-to-bank Standing Orders		0,47%, min. 158 HUF
In-bank Standing Orders		0,41%, min. 158 HUF
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
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 TRANSACTIONS

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)		0,24%		
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,59%		
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.-		
		Privát Plusz, Bónusz, Mobil Aktív and Aktív account package and FCY account	Ikön account package	
Cash out – to the debit of the account	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 denomination²³	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.

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.

⁵ Charged one time per year subsequently.

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.

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.

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

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.

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.

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 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 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.

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

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

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).

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.

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

²⁸ The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is 0,65% min. 10 000 HUF max. 100 000 HUF

²⁹ In case of EURO credit entries within EEA booking fee is 590 HUF which will not be charged as a promotion. The promotion is valid until recalled or until 15.12.2020.

³⁰ Normal account handling fee of Mobil Aktív account package is 1 799 HUF/ month/ account. It is debited on the account every month. If during the given calendar month:

- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 800 HUF will be credited on the account in following month.
- minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1300 HUF will be credited on the account in following month.
- minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1550 HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktív package 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.

³¹ As promotional offer the Bank charges 2560 HUF issuing fee and 3379 HUF card membership fee. Promotion is valid till 30th April 2020.

³² As promotional offer the Bank charges 2508 HUF issuing fee and 6656 HUF card membership fee. Promotion is valid till 30 th April 2020. From 1st of May 2020 the Bank charges 2625 HUF as issuing fee as promotional offer, and the promotion is valid until revoked.

³³ As promotional offer – in case of the first card applied related to the account- issuing fee will be reimbursed on the account within 90 days aHUFer the charge of the fee, if the card is applied by a natural person who had no current account maintained by the Bank in the last 12 month preceding the actual account opening. Promotion is valid in case of cards applied till 31th July 2020.

³⁴ As promotional offer – in case of the first card applied related to the account- card membership fee of the first year will be reimbursed on the account within 90 days aHUFer the charge of the fee, if the card is applied by a natural person who had no current account maintained by the Bank in the last 12 month preceding the actual account opening. Promotion is valid in case of cards applied till 31th July 2020.

³⁵ As promotional offer the Bank charges 18432 HUF issuing fee and 21504 HUF card membership fee. Promotion is valid till 30 th April 2020.

³⁶ As promotional offer 0,684% minimum 254 HUF fee is charged. Promotion is valid till 30th April 2020.

³⁷ As promotional offer 0,105% minimum 105 HUF fee is charged. Promotion is valid till 30th April 2020.

³⁸ As promotional offer 1,137% + 573 HUF, minimum 764 HUF fee is charged. Promotion is valid till 30th April 2020.

³⁹ As promotional offer 0,425% + 424 HUF, minimum 477 HUF fee is charged. Promotion is valid till 30th April 2020.

⁴⁰ As promotional offer 1,699% + 3,18 EUR fee is charged. Promotion is valid till 30th April 2020.

⁴¹ As promotional offer 1,75% + 4,45 EUR fee is charged. Promotion is valid till 30th April 2020.

⁴² As promotional offer 0,966% + 434 HUF, minimum 753 HUF fee is charged. Promotion is valid till 30th April 2020.

⁴³ As promotional offer 1,75% + 6,11 EUR fee is charged. Promotion is valid till 30th April 2020.

⁴⁴ As promotional offer the Bank charges 5016 HUF issuing fee and 6656 HUF card membership fee. Promotion is valid till 30 th April 2020.

⁴⁵ According to point of General Terms and Conditions III.1.51/B.1.

⁴⁶ According to point of General Terms and Conditions III.1.51/B.11.

⁴⁷ According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

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.