

Effective from: 23rd June 2020 Disclosed on: 23rd June 2020

The UniCredit Partner Uno account package is non-marketed package from 26th of February 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.

The natural persons are entitled to apply for and use the UniCredit Partner Uno Package who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

Changes are marked in red 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.

Partner Uno account package		
Monthly account-handling fee	HUF 0 / month / bankaccount	
Direct debit	1,047%	
In-bank and bank-to-bank standing orders ³	1,047%	
Commission in-bank payment orders ^{1,2}	by SpectraNet Internet Banking	1,047%
	by eBanking	1,047%
	by UniCredit Mobil application	1,047%
	by Home Banking and Telephone Bank	1,047%
	by original bank form	1,047%
Commission on bank-to-bank payment orders ²	by SpectraNet Internet Banking	monthly the first transaction is free of charges, further transactions: 1,047%
	by eBanking	monthly the first transaction is free of charges, further transactions: 1,047%
	by UniCredit Mobil application	monthly the first transaction is free of charges, further transactions: 1,047%
	by Home Banking and Telephone Bank	1,047%
	by original bank form	1,047%

SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO ACCOUNT PACKAGE

Cash withdrawal	On domestic UniCredit ATM ³	1,047% minimum 523 forint
	On other domestic ATM ³	1,120% + 565 Ft, minimum 753 Ft
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁴	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 4.
Issuer fee/Membership fee of Mastercard Unembossed bank card (main and supplementary card)		7 852 forint/7 852 forint
Issuer fee/Membership fee of Mastercard Standard and VISA Classic bank card (main and supplementary card)		10 470 forint ⁶ /10 470 forint ⁷
Issuer fee/Membership fee of Premium Banking Embossed Mastercard bank card (main and supplementary card)		10 470 forint/10 470 forint
SpectraNet Internet Banking Light / eBanking service fee		Free of charge
UniCredit Mobile Application service fee		Free of charge ⁵

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

In-bank EURO payment orders ^{1,2}	by SpectraNet Internet Banking	1,047%
	by eBanking	1,047%
	by Home Banking and Telephone Bank	1,047%
	by original bank form	1,047%
Bank-to-bank SEPA payment orders ²	by SpectraNet Internet Banking	monthly the first transaction is free of charges, further transactions: 1,047%
	by eBanking	monthly the first transaction is free of charges, further transactions: 1,047%
	by Home Banking and Telephone Bank	1,047%
	by original bank form	1,047%
Bank-to-bank and in-bank EURO Standing Orders		1,047%



¹ 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.

² 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).

³ The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

⁴ 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.

⁵ The standard fee is HUF 150 / month, which is waived by the bank as a promotion. This promotional offer is valid until revoked.

SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO ACCOUNT PACKAGE



6 In case of those clients, who: a) made any debit transaction (including: in-bank or bank-to-bank transfers – transfers between own accounts are excluded- , standing orders, direct debit transactions or cash withdrawals) between 20th March 2020 and 23th June 2020 or b) average amount of their daily closing balance was higher than HUF 5000 in May 2020 or c) according Bank's database they have loan product on 23th June 2020, the issuing fee of the first Mastercard Standard main card applied - as promotional offer –will be reimbursed on the account within 90 days after the charge of the fee. Promotion is valid in case of cards applied till 31th August 2020.

7 In case of those clients, who: a) made any debit transaction (including: in-bank or bank-to-bank transfers – transfers between own accounts are excluded- , standing orders, direct debit transactions or cash withdrawals) between 20th March 2020 and 23th June 2020 or b) average amount of their daily closing balance was higher than HUF 5000 in May 2020 or c) according Bank's database they have loan product on 23th June 2020, the card membership fee of the first year related to the first Mastercard Standard main card applied - as promotional offer –will be reimbursed on the account within 90 days after the charge of the fee. Promotion is valid in case of cards applied till 31th August 2020.