

# LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK



**Effective from 1<sup>st</sup> August 2020 (2006) Disclosed on 24<sup>th</sup> June 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.

Half year pricing – in case of overdraft and credit card.

Change the effective base rate of the central bank – pricing in case of overdraft and credit card.

**For a company group's<sup>1</sup> employees<sup>2</sup> if at least 1500 employees of the group open an account with the bank within 1.5 years if the group agrees that the number of employees with an account at the bank will not be lower than 1500.**

***This List of Conditions and Announcement has been supplemented effective from 21 October 2013 with information concerning the costs, fees and commissions of certain debit card, credit card, electronic, HUF transfer and foreign currency transfer services related to VDCS TOP account packages but earlier regulated in the Retail Conditions List. As a result of this amendment, this List of Conditions and Announcement will also extend to such costs, fees and commissions related to VDCS TOP account packages from the date specified above.***

1. As for the charges, fees and commissions pertaining to the VDCS (Company Employees)<sup>3</sup> TOP Account Package services not listed in this document, the conditions of the Bonus Account Package in the effective Retail Condition List – Not available account packages will apply; in the case of the Partner Aktív TOP account package, the conditions of the UniCredit Partner Bonus account package as effective will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.
2. The discounts and benefits specified in this List of Conditions may not be combined with any other discounts or benefits offered under a promotion.
3. The Bank will carry out **orders requiring conversion** with the following exchange rates<sup>4</sup>:
  1. Cash desk conversion transactions will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  2. Conversion transactions between accounts will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  3. Conversion transactions with debit cards will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  4. Conversion transactions with credit cards will be carried out at the selling rate of the currency.
4. Once in a year, the Bank increases all the fees listed in the List of Conditions and marked with an asterisk in the credit card agreement's part applicable to loan agreements by the annual consumer price index rate published by Central Statistics Office (KSH), from which rate the Bank may deviate in favour of the customer.
5. 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. The Bank has got the right to correct the level of fees and charges -not marked with \* - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well.
6. Premium Banking products<sup>\*\*</sup> are available to customers with a VDCS TOP account package\* or a Partner Aktív TOP account package even if the customers do not have a Premium Banking customer status<sup>5</sup>.

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\* PMB deposits can be tied up in cases only if the customer meets the requirements of Premium Banking status. The requirements of Premium Banking status are described in „List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status”

\*\* The VDCS account conditions applied for before the effective date of this Announcement will be referred to as “VDCS TOP account package” in the future.

## I. HUF turnover and certain individual and standard fees related to the HUF account management applicable to VDCS TOP accounts

	<b>VDCS TOP* account package</b> Not available from 01/03/2013	<b>Partner Aktiv TOP account package</b> The Partner Bónusz TOP package can be used as Partner Aktiv TOP from 01.08.2019 without any modification in the terms and conditions
Base account	Bónusz account package	Partner Bónusz account package
Monthly account-handling fee	HUF 442 + HUF 100/month for the primary account <sup>6</sup>	Free of charge <sup>7</sup>
Opening/closing an account	Free of charge	Free of charge
Monthly closing fee for the secondary and additional HUF accounts***	Free of charge	Free of charge <sup>7</sup>
Booking entry fee	Free of charge	Free of charge <sup>8</sup>
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge	Free of charge <sup>8</sup>
Replacement bank statements, fees of account balance certificates and other certificates related to the account management	HUF 500/statement	HUF 500/statement <sup>6</sup>
HUF amounts credited to HUF account	Free of charge	Free of charge
Direct debit transactions	Free of charge <sup>9</sup>	Free of charge <sup>9</sup>
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charge <sup>10</sup>	Free of charge <sup>10</sup>
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer / membership fee of Mastercard Unembossed <sup>k</sup> bankcards	HUF 2 680 <sup>12</sup> / HUF 3 537 <sup>12</sup>	Free of charge <sup>11</sup>
Issuer / membership fee of Mastercard Unembossed <sup>k</sup> supplementary bankcards	HUF 2 680 <sup>12</sup> / HUF 3 537 <sup>12</sup>	Free of charge <sup>11</sup>
Issuer / membership fee of Mastercard Standard, and VISA Classic <sup>K1</sup> bankcards	Free of charge <sup>11</sup>	50% discount <sup>11</sup> /HUF 2 357 <sup>11</sup>
Issuer / membership fee of Mastercard Standard, and VISA Classic <sup>K1</sup> secondary cards	HUF 1 929 <sup>12</sup> / HUF 1 929 <sup>12</sup>	HUF 5 251 <sup>12</sup> / HUF 6 968 <sup>12</sup>
Issuer / membership fee of Mastercard Gold, and VISA Gold <sup>K1</sup> bankcards	HUF 5 349 <sup>12</sup> / HUF 5 349 <sup>12</sup>	HUF 10 709 <sup>11</sup> / HUF 10 709 <sup>11</sup>
Issuer/membership fee of the Premium Banking Embossed Mastercard <sup>k</sup> card	Free of charge/ HUF 6 421 <sup>12</sup>	Free of charge/ HUF 6 421 <sup>12</sup>
Issuer/membership fee of the Premium Banking Embossed Mastercard secondary card	Free of charge/ HUF 6 421 <sup>12</sup>	Free of charge/ HUF 6 421 <sup>12</sup>
Card barring fee (includes the fee of a replacement card)	Free of charge	Free of charge
Replacement fee for a Maestro <sup>k</sup> or Mastercard Unembossed <sup>k</sup> card in Hungary	HUF 500	HUF 500
Replacement of Mastercard Standard, and VISA Classic <sup>K1</sup> , Mastercard Gold and VISA Gold <sup>K1</sup> , Premium Banking Embossed Mastercard cards	HUF 1200	HUF 1200
Modification of PIN code	HUF 200 <sup>25</sup>	HUF 200 <sup>25</sup>

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Regeneration of PIN code		HUF 350	HUF 350
Fee for balance enquiry		HUF 35 <sup>26</sup>	HUF 35 <sup>26</sup>
Emergency card issuance		5 banking days	5 banking days
Single transfer within the bank <sup>26</sup>	Transfer between the customer's own accounts at the bank	Free of charge	Free of charge
	With SpectraNet Internet Banking	0.301%, min. HUF 42, max. HUF 6 670 <sup>13</sup>	0.301%, max. HUF 6 670 <sup>13</sup>
	by eBanking	0.301%, min. HUF 42, max. HUF 6 670 <sup>13</sup>	0.301%, max. HUF 6 670 <sup>13</sup>
	by UniCredit Mobile application	0.301%, min. HUF 42, max. HUF 6 670 <sup>13</sup>	0.301%, max. HUF 6 670 <sup>13</sup>
	With Home Banking and Telephone Banking	0.301%, min. HUF 176, max. HUF 6 670	0.301%, max. HUF 6 670 <sup>13</sup>
	If an original form is used	0.468%, min. HUF 366, max. HUF 11 117	0.579%, min. HUF 877, max. HUF 17 788
	If a document other than the original form is used <sup>37</sup>	0.333%, min. HUF 888	0.889%, min. HUF 1 666
Single transfer outside the Bank <sup>26</sup>	With SpectraNet Internet Internet Banking	0.301%, min. HUF 53, max. HUF 6 670 <sup>14</sup>	0.301%, max. HUF 6 670 <sup>14</sup>
	by eBanking	0.301%, min. HUF 53, max. HUF 6 670 <sup>14</sup>	0.301%, max. HUF 6 670 <sup>14</sup>
	by UniCredit Mobile application	0.301%, min. HUF 53, max. HUF 6 670 <sup>14</sup>	0.301%, max. HUF 6 670 <sup>14</sup>
	With Home Banking and Telephone Banking	0.301%, min. HUF 199, max. HUF 6 670	0.301%, max. HUF 6 670 <sup>14</sup>
	If an original form is used	0.523%, min. HUF 366, max. HUF 12 228	0.718%, min. HUF 1 044, max. HUF 21 679
	With non-original bank form <sup>37</sup>	0.389%, min. HUF 888	0.889%, min. HUF 1 666
	EFER transfers	0,307%, min. HUF 256, max. HUF 6 144	0,307%, min. HUF 256, max. HUF 6 144
	VIBER transfer	HUF 1000	0.8%, min. HUF 1,000, max. HUF 100,000 <sup>38</sup>
From branch office cash desk (HUF payment from HUF account)		1.6%, min. HUF 1 277, max. HUF 55 589	1.6%, min. HUF 1 277, max. HUF 55 589
From branch office cash desk (Foreign currency payment from HUF account)		0.71%, max. HUF 55 589 (buying rate: medium rate -1%, selling rate: medium rate +1%)	0.71%, max. HUF 55 589 (buying rate: medium rate -1%, selling rate: medium rate +1%)
Fee of cash deposit through domestic UniCredit ATMs <sup>27</sup>		Free of charge (fee calculation: the standard charge is 0.2% of the amounts paid in, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>33</sup>		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 33)	
<b>Transactions carried out with Maestro or Mastercard Unembossed Mastercard Standard and VISA Classic, Mastercard Gold, and VISA Gold cards</b>			
Cash withdrawal From a UniCredit ATM in Hungary		0,716 %, min. HUF 265	The first 2 each month from the bank's own ATM free of charge <sup>18, 34</sup> (further withdrawals: 0,716 %, min. HUF 265)
Cash withdrawal from an ATM of a different label in Hungary		1,19% + HUF 599, min. HUF 799	1,19% + HUF 599, min. HUF 799
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary		1,011 % + HUF 454, minimum HUF 788	1,011 % + HUF 454, minimum HUF 788
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated outside EEA)		1,779% + EUR 3,329	1,779% + EUR 3,329
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019		0,716 %, min. HUF 265	0,716 %, min. HUF 265

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<b>Fee for cash withdrawal abroad from non-UniCredit ATMs</b> (cash withdrawal was initiated outside EEA)	1,835% + EUR 4,659	1,835% + EUR 4,659
<b>Fee for cash withdrawal abroad from non-UniCredit ATMs</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,19% + HUF 599, min. HUF 799	1,19% + HUF 599, min. HUF 799
<b>Fee for cash withdrawal abroad from POS terminals</b> (cash withdrawal was initiated outside EEA)	1,835% + EUR 6,397	1,835% + EUR 6,397
<b>Fee for cash withdrawal abroad from POS terminals</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,011 % + HUF 454, minimum HUF 788	1,011 % + HUF 454, minimum HUF 788
<b>Commission upon purchase</b>	Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.	
<b>Transactions carried out with Premium Banking Embossed Mastercard cards</b>		
<b>Cash withdrawal From a UniCredit ATM in Hungary</b>	0,11%, min. HUF 109	The first 2 each month from the bank's own ATM free of charge <sup>18, 34</sup> (further withdrawals: 0,11%, min. HUF 109)
<b>Cash withdrawal from an ATM of a different label in Hungary</b>	0,445% + HUF 443, minimum HUF 499	0,445% + HUF 443, minimum HUF 499
<b>Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary</b>	0,388% + HUF 388, minimum HUF 576	0,388% + HUF 388, minimum HUF 576
<b>Fee for cash withdrawal abroad from UniCredit ATMs</b> (cash withdrawal was initiated outside EEA)	1,112% + EUR 3,602	1,112% + EUR 3,602
<b>Fee for cash withdrawal abroad from UniCredit ATMs</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,11%, min. HUF 109	0,11%, min. HUF 109
<b>Fee for cash withdrawal abroad from non-UniCredit ATMs</b> (cash withdrawal was initiated outside EEA)	1,112% + EUR 3,602	1,112% + EUR 3,602
<b>Fee for cash withdrawal abroad from non-UniCredit ATMs</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,445% + HUF 443, minimum HUF 499	0,445% + HUF 443, minimum HUF 499
<b>Fee for cash withdrawal abroad from POS terminals</b> (cash withdrawal was initiated outside EEA)	1,112% + EUR 5,549	1,112% + EUR 5,549
<b>Fee for cash withdrawal abroad from POS terminals</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,388% + HUF 388, minimum HUF 576	0,388% + HUF 388, minimum HUF 576
<b>Commission upon purchase</b>	Free of charge	

\*\*\* If switched to an VDCS TOP Primary Account Partner Aktiv Top account package, a package switch of the sub-accounts managed under the primary account is also required to a Partner Aktiv Top account

## II. Foreign currency operations of VDCS TOP HUF bank accounts

		VDCS TOP account package	Partner Aktiv TOP account package
<b>Crediting of transfer made in a foreign currency to a HUF account</b>		Free of charge	Free of charge
<b>Cash desk transactions</b>	<b>Deposit in the currency of the account</b>	Free of charge	Free of charge
	<b>Deposit in foreign currency<sup>15</sup></b>	at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
	<b>Payout in a currency different from the currency of the account<sup>15</sup></b>	0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
<b>Commission on bank-to-bank payment orders<sup>36</sup> – Debit items (in foreign currency from HUF account)</b>			
by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank		0,49%, min. 5,54 EUR	0,49%, min. 5,54 EUR
If an original form is used		0,6%, min. 11,1 EUR	0,6%, min. 11,1 EUR

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If a document other than the original form is used <sup>37</sup>	0,65%, min. 16,66 EUR	0,65%, min. 16,66 EUR
<b>Commission on in-bank payment orders<sup>36</sup> – Debit items (in foreign currency from HUF account)</b>		
by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0,43%, min. 5,54 EUR	0,43%, min. 5,54 EUR
If an original form is used	0,54%, min. 11,1 EUR	0,54%, min. 11,1 EUR
If a document other than the original form is used <sup>37</sup>	0,6%, min. 16,66 EUR	0,6%, min. 16,66 EUR
Bank-to-bank Standing Orders	0,49%, min. 5,54 EUR	0,49%, min. 5,54 EUR
In-bank Standing Orders	0,43%, min. 5,54 EUR	0,43%, min. 5,54 EUR
Foreign currency transfer orders with missing data <sup>28</sup>	EUR 8 <sup>29</sup>	EUR 8 <sup>29</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 8 <sup>29</sup>	EUR 8 <sup>29</sup>

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

		VDCS TOP account package	Partner Aktív TOP account package
<b>In-bank EURO payment orders<sup>35</sup></b>	by SpectraNet Internet Banking	0.301%, min. 42 HUF, max. 6 670 HUF <sup>13</sup>	0.301%, max. 6 670 HUF <sup>13</sup>
	by eBanking	0.301%, min. 42 HUF, max. 6 670 HUF <sup>13</sup>	0.301%, max. 6 670 HUF <sup>13</sup>
	by Home Banking and Telephone Bank	0.301%, min. 176 HUF, max. 6 670 HUF	0.301%, max. 6 670 HUF <sup>13</sup>
	by original bank form	0.468%, min. 366 HUF, max. 11 117 HUF	0.579%, min. 877 HUF, max. 17 788 HUF
	by non-original form <sup>36</sup>	0.333%, min. 888 HUF	0.889%, min. 1 666 HUF
<b>Bank-to-bank SEPA payment orders<sup>35</sup></b>	by SpectraNet Internet Banking	0.301%, min. 53 HUF, max. 6 670 HUF <sup>14</sup>	0.301%, max. 6 670 HUF <sup>14</sup>
	by eBanking	0.301%, min. 53 HUF, max. 6 670 HUF <sup>14</sup>	0.301%, max. 6 670 HUF <sup>14</sup>
	by Home Banking and Telephone Bank	0.301%, min. 199 HUF, max. 6 670 HUF	0.301%, max. 6 670 HUF <sup>14</sup>
	by original bank form	0.523%, min. 366 HUF, max. 12 228 HUF	0.718%, min. 1 044 HUF, max. 21 679 HUF
	by non-original form <sup>36</sup>	0.389%, min. 888 HUF	0.889%, min. 1 666 HUF
	urgent EUR payment orders	1 000 HUF	0,65%, min. 1 000 HUF, max. 100.000 HUF <sup>43</sup>
<b>Bank-to-bank and in-bank EURO Standing Orders</b>		Free of charge <sup>10</sup>	Free of charge <sup>10</sup>
<b>Transfer orders with missing data/errors<sup>28</sup></b>		8,- EUR <sup>29</sup>	
<b>Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates</b>		8,- EUR <sup>29</sup>	

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## Foreign currency accounts – fees of account management and orders

		VDCS TOP and Partner Aktiv TOP account packages
Monthly account-handling fee		Free of charge <sup>8</sup>
Opening/closing an account		Free of charge <sup>8</sup>
Booking entry fee		Free of charge <sup>8</sup>
Postal costs (charged for each statement and other postal items to the Customer)		Free of charge <sup>8</sup>
Replacement bank statements		HUF 500/statement <sup>6</sup>
Account balance certificates and other certificates related to account management		HUF 500/statement <sup>6</sup>
Crediting in foreign currency Accounting for items received in foreign currency		Free of charge <sup>8</sup>
<b>Debit items</b>		
<b>FCY Debit Transfers (non-EUR FCY within EEA and FCY outside EEA)</b>		
Commission on bank-to-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0.4%, min. EUR 6.6
	If an original form is used	0.6%, min. EUR 11.1
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.65%, min. EUR 16.66
Commission on in-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0.4%, min. EUR 5.54
	If an original form is used	0.54%, min. EUR 11.1
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.6%, min. EUR 16.66
Bank-to-bank standing orders		0.43%, min. EUR 5.54
In-bank Standing Orders		0.43%, min. EUR 5.54
<b>FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)</b>		
In-bank EURO payment orders <sup>35</sup>	by eBanking and SpectraNet Internet Banking	0.301%, max. 6 670 HUF <sup>13</sup>
	by Home Banking and Telephone Bank	0.301%, max. 6 670 HUF <sup>13</sup>
	by original bank form	0.579%, min. 877 HUF, max. 17 788 HUF
	by non-original form <sup>36</sup>	0.889%, min. 1 666 HUF
Bank-to-bank SEPA payment orders <sup>35</sup>	by eBanking and SpectraNet Internet Banking	0.301%, max. 6 670 HUF <sup>14</sup>
	by Home Banking and Telephone Bank	0.301%, max. 6 670 HUF <sup>14</sup>
	by original bank form	0.718%, min. 1 044 HUF, max. 21 679 HUF
	by non-original form <sup>36</sup>	0.889%, min. 1 666 HUF
EUR in-bank and bank-to-bank Standing Orders		Free of charge <sup>10</sup>
Foreign currency transfer orders with missing data <sup>28</sup>		EUR 8 <sup>29</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 <sup>29</sup>

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Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)	0.65%, min. EUR 30	
Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100.000 HUF <sup>43</sup>	
<b>HUF Debit Transfers on FCY accounts</b>		
Commission on bank-to-bank payment orders <sup>36</sup>	By Home Banking, SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank	0.49%, min. HUF 166
	If an original form is used	0.6%, min. HUF 277
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.65%, min. HUF 889
Commission on in-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank	0.43%, min. HUF 166
	If an original form is used	0.54%, min. HUF 277
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.6%, min. HUF 889
Cash out in the currency of the account	1.11%, min. EUR 2.4	
Payout in a currency different from the currency of the account <sup>15</sup>	0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	

### III. Fees of other services for VDCS TOP HUF and foreign currency bank accounts

		VDCS TOP account package	Partner Aktiv TOP account package
Cheque transactions <sup>39</sup>	Crediting and purchase of travellers' cheques	through cash desk at a foreign currency medium rate	through cash desk at a foreign currency medium rate
	Receipt of cheque for collection	foreign banking costs will be charged	foreign banking costs will be charged
	Redemption of cheque in UniCredit branch offices	Free of charge <sup>8</sup>	Free of charge <sup>8</sup>
	Cheque collection	Free of charge <sup>8</sup>	Free of charge <sup>8</sup>
Security account management	Account handling fee	Free of charge <sup>17</sup>	Free of charge <sup>17</sup>
	UniCredit Bank share (ISIN: IT0004781412) sale	0.5%/transaction	0.5%/transaction
	Shares	0.5%/transaction	0.5%/transaction
	Government securities trading from own account <sup>16</sup>	Free of charge <sup>17</sup>	Free of charge <sup>17</sup>
	Securities transfer, internal security reclassification	HUF 2000/transaction	HUF 2000/transaction
Deposit management fee		0.11% per year, min. HUF 600/quarter <sup>19, 37</sup>	

### Fees of related SMS services

SMS services related to bank accounts	
Notification on bank account credits**** (excluding fee credits, and including only credits in connection with the final expiry of term deposits from interest-type credits)	Free of charge <sup>17</sup> in the case of Partner Aktiv TOP account package

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	otherwise HUF 36 per message
Notifications on bank account debits**** (They include only debits from credit repayments from among fee and interest-type debits)	HUF 36 per message
Notification on group collections received	HUF 36 per message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 36 per message
Notifications on the actual debiting of debit card transactions****	HUF 36 per message
<b>Balance notifications</b>	
Sending of the usable balance of the bank account on banking days	HUF 36 per message
Sending of the usable balance of the account once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
<b>SMS services related to debit cards</b>	
Notifications on successful, unsuccessful and cancelled purchases with debit cards ****	HUF 36 per message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card****	HUF 36 per message
Notifications on the limit modifications in connection with the debit card	HUF 36 per message
<b>Balance notifications</b>	
Sending of the usable aggregate balance of the accounts for the given debit card on banking days	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
<b>SMS services related to credit cards</b>	
Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****	HUF 36 per message
Notification on daily closing balances/amount of debt (The Bank will only send such notifications if the balance has changed since the previous business day. The daily closing balance does not include already authorised but not yet recorded transactions.)	HUF 36 per message
Notification on the charging of fees and interests	HUF 36 per message
Notification on bank statements: on the full amount of debt (closing balance on the recording date), minimum payable amount and the payment deadline. (It is only sent out on the first banking day after the recording date.)	HUF 36 per message
<b>Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application</b>	
The SMS fee for identification based on password sent by SMS	HUF 36 per message

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



**IV. Interest payable on demand - The overdraft product is temporarily unavailable (from 19 March 2020), new requests are not allowed.**

		VDCS TOP account package	Partner Aktív TOP account package
Annual interest rate	Interest rate of HUF bank account	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of foreign currency account	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of the overdraft facility with a joint and several guarantor without a joint and several guarantor	effective base rate of the central bank +5% (APR: <b>7,75%</b> ) effective rate according to the announcement -4% (APR 19,36% from <b>01.08.2020: 20,29%</b> )	
	Annual handling fee of overdraft facility	Free of charge	Free of charge
	Special credit rate	Overdraft facility interest rate + default interest (6%)	
Interest settlement		Monthly	Monthly

**V. CREDIT CARD conditions for VDCS TOP and Partner Aktív TOP account packages if a guarantee is provided - The credit card product is temporarily unavailable (from 19 March 2020), new requests are not allowed.**

Description of item	UniCredit Narancs (Orange) (is non marketed from 18th November 2019 <sup>42</sup> )	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9900 <sup>20</sup>	Upon the first activation after the application for a card
Card issuer fee of supplementary card	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9990 <sup>20</sup>	Upon the first activation after the application for a card
Card membership fee	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 7290 <sup>20</sup>	Annually, in arrears, in the record month of the card <sup>42</sup>
Card membership fee of supplementary card	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 7290 <sup>20</sup>	Annually, in arrears, in the record month of the card <sup>42</sup>
Interest rate (monthly) – if a joint and several guarantee is offered*	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	In the cases defined in the Card Business Conditions, on the record date
Annual Percentage Rate (APR) <sup>21</sup> if a joint and several guarantee is offered*	<b>11,50%</b>	<b>11,50%</b>	<b>11,72%</b>	<b>12,11%</b>	
APR available for private persons under standard conditions	37,28%	37,28	38,31%	38,27%	
APR available for private persons under standard conditions from <b>01.08.2020</b>	<b>38,26%</b>	<b>38,26%</b>	<b>39,30%</b>	<b>39,26%</b>	

# LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

<b>Credit life insurance and administration fee for primary card (monthly)</b> The service is turned to non-marketed from 1 <sup>st</sup> February 2019.	0.19%	0.19%	0.19%	Included in membership fee. In case of application initiated after 1 <sup>st</sup> February 2019, the membership fee doesn't include the service fee.	According to the relevant contract, on the basis of the debt on the record date, on the record date.
<b>Card limit modification fee</b>	HUF 99	HUF 99	HUF 99	HUF 99	When the service is used
<b>Handling fee</b>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Monthly, on the record date of the accounting period
<b>Card barring (includes the fee of a replacement card)</b>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	When the service is used
<b>Card replacement</b>	HUF 1000	HUF 1000	HUF 1000	Free of charge	When the service is used
<b>Contract modification fee (except for a modification of the credit limit)*</b>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	When the service is used
<b>Text message (SMS) fee per message</b>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	From the first day of the month after the month in which the service is used
<b>Grace period (in days) *</b>	15	15	15	15	
<b>Minimum amount of repayment *</b>	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	Until the last day of the grace period <sup>31</sup>
<b>Statement day<sup>30</sup> *</b>	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	
<b>Length of settlement period *</b>	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
<b>Credit limit available*</b>	HUF 150,000 – 1,000,000	HUF 200,000 – 1,000,000	HUF 750,000 – 1,000,000	HUF 1,000,000 – 1,500,000	
<b>Late charge *</b>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	On the recording day of the month of the start of delay
<b>Overdraft fee *</b>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	If the credit exceeds the credit limit on the record date of the accounting month
<b>PIN regeneration fee</b>	HUF 1000	HUF 1000	HUF 1000	free of charge	When the service is used
<b>Shopping</b>	Free of charge (the standard rate is 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				
<b>Cash withdrawal from ATM in Hungary</b>	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
<b>Cash withdrawal in bank branches/post offices in Hungary</b>	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
<b>Cash withdrawal from ATM abroad</b>	Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	On the same day as the accounting day of the cash withdrawal transaction
<b>Cash withdrawal in bank branches abroad</b>	Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft	On the same day as the accounting day of the cash withdrawal transaction
<b>Fee of cash deposit through domestic UniCredit ATMs<sup>*27</sup></b>	Free of charge (the standard fee is HUF 520, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				
<b>Cash deposit at cash desk *</b>	HUF 520				When the service is used

**VI. CREDIT CARD conditions for VDCS TOP and Partner Aktív TOP account packages if no guarantee is provided - The credit card product is temporarily unavailable (from 19 March 2020), new requests are not allowed.**

Description of item	UniCredit Narancs (Orange) (is non marketed from 18th November 2019 <sup>42</sup> )	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	Free of charge <sup>23</sup>	Free of charge <sup>23</sup>	Free of charge <sup>23</sup>	HUF 9900 <sup>23</sup>	Upon the first activation after the application for a card
Annual Percentage Rate (APR) <sup>24</sup> if no joint and several guarantee is offered*	37,28%	37,28%	38,31	38,27%	
Annual Percentage Rate (APR) <sup>24</sup> if no joint and several guarantee is offered* from 01.08.2020	38,26%	38,26%	39,30%	39,26%	

**VII. Loan conditions and services of VDCS TOP and Partner Aktív TOP account packages**

**Loan conditions**

Conditions of equal principal repayment loans

(in the case of housing or multi-purpose mortgage loans disbursed up until 31/01/2009, or in the case of multi-purpose loans not secured by a mortgage and disbursed up until 15 July 2007)

Currency:	HUF/EUR/CHF
Credit interest rate:	BUBOR/LIBOR +2.5%
Frequency of repayment:	monthly/quarterly/annual
Method of repayment:	equal principal repayment
Interest payment:	monthly/quarterly
Term:	2 to 30 years
Disbursement commission:	0.5%
Annual handling fee:	0%

**Conditions of annuity loans:**

I. UniCredit Personal Loan (HUF) - Application received till 10.07.2015		Annual Percentage Rate (APR):
Credit interest	Credit interest as indicated in the Announcement -1%	24.35%
II. UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabil Kamat loan)		
Credit interest	Credit interest as indicated in the Announcement -1.50%	3,91% to 4.59%
III. UniCredit Housing Loan – at a market interest rate (HUF) (except Stabil Kamat and Consumer Friendly loans)		
Credit interest	Credit interest as indicated in the Announcement – 1.25%	3.17% to 3,88%

## Other services

Fees of collateral accounts in connection with mortgage loans		
Debit items (HUF)		
Single transfer outside the Bank	If a document other than the original form is used	0.50%, min. HUF 1500, max. HUF 12,000

### **Free-of-charge early repayment of market-rate mortgage loans**

In addition to the free-of-charge early repayment options specified in Section IV.4 of the Mortgage Loan Announcement applicable to loans disbursed to private individuals by UniCredit Bank Hungary Zrt., the Bank will provide to VDCS TOP Account Package customers a free-of-charge early repayment opportunity twice during the term of the loan.

### **Special offers of fee reimbursement**

The fees for the statement of mortgage lending value, the unilateral statement of recognising a debt issued under the loan and mortgage agreements, and 2 certified notarial copies (notarial deeds) must be paid on the spot at the time when the relevant document is issued. The Bank will credit the fee for the statement of the Mortgage Lending Value for one residential property and the fee of the notarial deed (till 31 July 2019 in case of applicated<sup>40</sup> loans the Bank will credit the whole fee of notarial deed, after 01 August 2019 applicated loans<sup>40</sup> the bank credit maximum 50.000 HUF fee of the notarial deed) to the customer's bank account specified in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the name of the customer. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation: exact address and lot number of the property must be indicated on the invoice. The condition for the reimbursement of the notarial deed's fee is that the invoice for the preparation of the fee can be issued to the name of the customer The invoice must also show the number of the notarial deed (case number) and the registration number of the loan. If the contract is amended for any reason, the bank will not reimburse the customer for the costs of preparing a notarial deed. This promotional offer is valid until withdrawn. The Bank inform the Customers, that in case of contracting which were sign between 01.07.2019 and 01.08.2019 the Bank will credit the whole fee of notarial deed if the invoice is issued to the name of the customer. The invoice must also show the number of the notarial deed (case number) and the registration number of the loan.

### **Definition of the Annual Percentage Rate (APR):**

The Annual Percentage Rate (APR) is determined on the basis of the current conditions (in the case of a promotion, even for the period the promotion applies to, the regular interest published by the bank for the given loan type at the time of the publication) and in compliance with the effective legal regulations, i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate. The APR can be modified if conditions change. The APR does not reflect the interest rate risk of the loan.

### **Credit card if a joint and several guarantee is offered:**

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.479 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 11.50%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 32 799, while the total estimated amount payable by the client: HUF 405 524, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.479%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 11.50%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 32 799, while the total estimated amount payable by the client: HUF 405 524, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.479 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual

# LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 11.72%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 66 533, while the total estimated amount payable by the client: HUF 809 143, which includes card issuer fee is HUF 4990, monthly closure fee: HUF 150, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 0.479%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 1 000 000 and a term of one year, the APR is 12.11%. If you accept a credit card with a credit line of HUF 1 000 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 50 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 91 273, while the total estimated amount payable by the client: HUF 1 078 223, which includes card issuer fee is HUF 9 900, monthly closure fee: HUF 150, purchase commission 0,3%, max 6000 HUF beside the interest.

## **Credit card representative example without joint and several guarantee\*:**

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 37,28%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 106 146, while the total estimated amount payable by the client: HUF 479 871, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

### **From 01.08.2020:**

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,30 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 38,26%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 108 923, while the total estimated amount payable by the client: HUF 482 648, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 37,28%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 106 146, while the total estimated amount payable by the client: HUF 479 871, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

### **From 01.08.2020:**

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,30 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 38,26%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 108 923, while the total estimated amount payable by the

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client: HUF 482 648, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 38,31%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 216 084, while the total estimated amount payable by the client: HUF 957 684, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase commission 0,3%, max 6000 HUF beside the interest.

## From 01.08.2020:

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 2,30 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 39,30%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 221 633, while the total estimated amount payable by the client: HUF 963 233, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 2,24 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 1 000 000 and a term of one year, the APR is 38,27%. If you accept a credit card with a credit line of HUF 1 000 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 50 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 287 163, while the total estimated amount payable by the client: HUF 1 274 168, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 995, purchase commission 0,3%, max 6000 HUF beside the interest.

## From 01.08.2020:

For the UniCredit Platinum credit card projected onto a credit line of HUF 1 000 000. The monthly fixed credit interest to be charged is 2,30 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 1 000 000 and a term of one year, the APR is 39,26%. If you accept a credit card with a credit line of HUF 1 000 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 50 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 294 555, while the total estimated amount payable by the client: HUF 1 281 560, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 995, purchase commission 0,3%, max 6000 HUF beside the interest.

## Overdraft

**A representative example (without joint and several guarantee \*):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 16.09%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is 19.36%. Instalment amount: HUF 5, 028 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 441,842; the total cost of the loan is: HUF 66,842 (which contains only the transaction interest and HUF 542 account handling fee).

## From 01.08.2020:

**A representative example (without joint and several guarantee \*):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 16.88%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the

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annual percentage rate (APR) is **20,29 %**. Instalment amount: HUF 5, 275 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 444,804; the total cost of the loan is: HUF 69,804 (which contains only the transaction interest and HUF 542 account handling fee).

**A representative example (if a joint and several guarantee is offered\*):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 5,75%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is **7.75%**. Instalment amount: HUF 1,797, which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 403, 067; the total cost of the loan is: HUF 28, 067 (which contains only the transaction interest and HUF 542 account handling fee).

<sup>K1</sup> 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.

1 A company group is defined as a company that has a VDCS Cooperation Agreement in place with UniCredit Bank Hungary, a company that has a majority ownership in this company, any other companies in which the company that is party to the Cooperation Agreement has a direct majority ownership, and those companies who are in the majority ownership directly or indirectly of the same company that has a direct or indirect majority shareholding in the company that is party to the Cooperation Agreement.

2 Including employees whose probation period has not expired yet.

3 VDCS is a Hungarian acronym for Company Employees Package.

4 If the amount to be converted reaches EUR 10,000 or an equivalent amount in a different foreign currency, the conversion will be carried out when the necessary spot agreement has been signed ("Framework agreement for spot foreign exchange conversion") and through UniCredit Bank Treasury Sales; the margin applied will be HUF 0.5 (HUF 0.2 if the amount exceeds EUR 100,000). In the course of a foreign exchange spot conversion transaction described above, the amount to be converted must be available on the current account as described in the framework agreement, and if it relates to the draw down of a loan, UniCredit Bank RM's permit must also be presented.

In the case of UniCredit Bank Hungary Zrt.'s employees, the conversion discounts specified in this VDCS TOP List of Conditions will only be available for the customers (i.e. the employees). This means that the employee will only be able to use them for his or her own benefit or for the benefit of a close relative and may not assign them to a third party or may not initiate a conversion order under discount terms for the funds of a third party.

5 The criteria of a Premium Banking customer status are specified in the document entitled "List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status".

6 Fee calculation method: 0.01% of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn. The basic monthly closing fee will be charged for each month started.

7 The closing fee of the Partner Aktív TOP account package is HUF 552/month/account. The closing fee of the Partner Aktív TOP account package is charged to the customer's account for a given month in all occasions but it is credited to the account as part of our promotional offer in the next month provided a minimum amount of HUF 75,000 is credited to the account as a result of transfers in the next month (transfers between accounts held by the same person will be disregarded). In the event that the crediting criterion stated above is not met, no barring fee will be credited. This promotional offer is valid until withdrawn. Within the framework of the promotional offer, the Bank will not check whether the crediting related criteria specified above are met in connection with the Partner Aktív TOP account package in the month the account is opened and in the following month; also, in these two months, the Bank will not charge a monthly closing fee. This promotional offer is valid until withdrawn.

8 A bookkeeping entry fee will be charged on every transaction booked to the bank account in addition to the fee of the given transaction. The standard fee is 0.1% of the transaction amount but maximum HUF 6000. The rates indicated above are provided by the Bank as a promotional offer until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

9 The standard fee is 0.333%, min. HUF 54 and max. HUF 6 670, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.

10 The standard fee is 0.333%, min. HUF 99 and max. HUF 6 670, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.

11 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.

Also 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.

The standard fee is as indicated in Debit Card List of Conditions, which will not be charged by the Bank as a special offer. The promotion on primary cards may only be used for one primary card and is valid until withdrawn. The promotion on secondary

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cards may only be used for one secondary card and is valid until withdrawn.

12 Method of fee calculation: 0.1 percent of the overall amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

13 The standard fee of the transaction: 0.333%, min. HUF 165, max. HUF 6 670 As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

14 The standard fee of the transaction: 0.333%, min. HUF 243, max. HUF 6 670 As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

15 Conversion may only be carried out through a debit/credit to an account.

16 It is only possible through Telephone Banking services.

17 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

18 The rates indicated above are provided by the Bank as a promotional offer. The number of free-of-charge transactions should be understood as a total number in case of transaction initiated with debit card or mCash service. This promotional offer is valid until withdrawn. The standard (non-promotional) cash withdrawal fee (in case of transaction initiated with debit card) from domestic UniCredit ATMs with Maestro or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards: 0,716%, min 265 HUF; in the case of Premium Banking Embossed Mastercard cards, 0,11% min. 109 HUF; the fee of regular cash withdrawal from non-UniCredit ATMs is 1,19% + 599 HUF, minimum 799 HUF for Maestro or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards; in the case of Premium Banking Embossed Mastercard cards, the same rate 0,445% + 443 HUF, minimum 499 HUF. The standard (non-promotional) cash withdrawal fee in case of transaction initiated with mCash service from domestic UniCredit ATMs is 0,716%, min 265 HUF. The number of free-of-charge transactions should be understood as a total number per account.

19 Except for shares blocked within the framework of a recognised Employee Stock Ownership Plan, for which no deposit management fee will be charged.

20 Method of fee calculation: 0.5% of the credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

21 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.

22 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. Additional interests, commissions and fees applicable to credit cards issued under a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

23 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. 24 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards. The APR has been defined in light of the current conditions and the effective legal provisions. The extent of the APR can be modified if the conditions are changed. Additional interests, commissions and fees applicable to credit cards issued without a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

25 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt. In the case of Visa cards, the modification of the PIN code will be valid until the first request for the regeneration of the PIN code is submitted. Following the regeneration of the PIN code of the card, the original PIN code will be valid again.

26 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt.

27 The service is available through ATMs that allow the depositing of cash.

28 It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given.

29 Fee calculation method: 0.01% of the sum of the transactions but minimum the indicated amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

30 When it is applied for and based on the Credit Card account holder's decision.

31 The minimum repayment obligation is considered fulfilled if the repayment amount is credited to the Credit Card settlement account during the grace period (before its expiry).

32 Method of fee calculation: 0.5% of the amount of credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

33 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 Client's account.

34 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account



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package is not provided for the account which is submitted in the valid statement (details in footnote nr 33).

35 The normal fee of the transaction is set in point 2. which is not charged by the Bank for transactions occurred in the promotional period as a Promotion.

36 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).

37 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.

37 Except for shares purchased within the framework of „Munkavállalói Részvényjuttatási Program”, for which no custody fee will be charged.

38 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

39 From the 13<sup>th</sup> July 2018 cheque services are provided only for those clients who have “Private Banking” client status.

40 Applied loan: when the customer complete submitted to the bank all required documents for the loan application.

41 The charge of fee happens in the month of the expiry date, except in case of replaced cards, in this case fee charged in the month of replacement, what can be different from the expiry date.

42 The bank doesn't issue new Orange credit card from 18<sup>th</sup> November 2019, the replacement and renewal services remain in place for the existing portfolio

43 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.

