

LIST OF CONDITIONS AND ANNOUNCEMENT – NOT AVAILABLE PREMIUM BANKING ACCOUNT PACKAGES



Effective from: 4th August 2020 (2003) • Disclosed on the: 4th August 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.

Current Announcement and List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions. The words beginning with capital letter not defined in current Announcement and List of Conditions are bearing meaning defined in General Terms and Conditions.

Changes are marked in red by the Bank.

Premium Banking account packages are available exclusively to our customers with Premium Banking client status. In order to qualify as a Premium Banking customer, the following requirements have to be met:

- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million¹ or
- minimum HUF 300.000 is credited on the current account via Bank transfer (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) per month²

(hereinafter referred to as: Segment criteria)

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.

For fees, due date of fees and services of Premium Banking Bazis and Assistance packages, not contained in these Announcement, the fees and services of the Bonus account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable. For fees and services of Premium Banking Ikon package, not contained in these Announcement, the fees and services of the Beugro account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable.

The name of the Premium Banking Ikon package has been changed to Ikon account package by Bank on the 15 May 2015. The conditions of the Ikon account package are to be found in the List of Condition effective from 15 May 2015.

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 clients*
7. *addendum: Conditions for postal services*

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I. Account keeping fees, commissions of money transfer of non-marketed HUF accounts

	Premium Banking Bázis package (non-marketed from 15 May 2015)	Premium Banking Asszisztencia package (non-marketed from 15 May 2015)
Basic account package	Bónusz package	Bónusz package
Monthly account handling fee	HUF 0/month ⁴ /account ⁵	HUF 211 /month ⁶ /account ⁵
Account opening and closing fee	HUF 0	HUF 0
Assistance Service	not included	Free of charge
Booking entry fee	Free of charge ⁷	Free of charge ⁷
Credit entries to HUF accounts	Free of charge	Free of charge
Direct debit	0,222%, min. HUF 54, max. HUF 6 670	0,222%, min. HUF 54, max. HUF 6 670
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,222%, min. HUF 99, max. HUF 6 670	0,222%, min. HUF 99, max. HUF 6 670
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer fee / Membership fee¹³ of Mastercard Unembossed bankcard	Free of charge ⁸ / HUF 3 108 ^{K2}	Free of charge ⁸ / HUF 3 108 ^{K2}
Issuer fee / Membership fee¹³ of Mastercard Unembossed supplementary bankcard	HUF 2 680 / HUF 3 108 ^{K2}	HUF 2 680 / HUF 3 108 ^{K2}
Issuer fee / Membership fee¹³ of Mastercard Standard, and VISA Classic^{K1} bankcard	Free of charge ⁸ / HUF 6 003 ^{22, K2}	Free of charge ⁸ / HUF 6 003 ^{22, K2}
Issuer fee / Membership fee¹³ of Mastercard Standard and VISA Classic^{K1} supplementary bankcard	HUF 5 251/ HUF 6 003 ²	HUF 5 251/ HUF 6 003 ^{K2}
Issuer fee / Membership fee¹³ of Mastercard Gold, and VISA Gold^{K1} bankcard	HUF 19 298 / HUF 22 514 ^{K2}	HUF 19 298 / HUF 22 514 ^{K2}
Issuer fee / Membership fee¹³ of Mastercard Gold, and VISA Gold^{K1} supplementary bankcard	HUF 19 298 / HUF 22 514 ^{K2}	HUF 19 298 / HUF 22 514 ^{K2}
Issuer fee / Membership fee¹³ of Premium Banking Embossed Mastercard bankcard	Free of charge / HUF 6 241 ^{K2}	Free of charge / HUF 6 241 ^{K2}
Issuer fee / Membership fee¹³ of Premium Banking Umbossed Mastercard bankcard	Free of charge / HUF 6 241 ^{K2}	Free of charge / HUF 6 241 ^{K2}

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Commission on in-bank payment orders ²⁰	Transfer orders between the accounts of the same Client ⁹	Free of charge	Free of charge
	By SpectraNet Internet Banking	0,222%, min 41 HUF, max. 6 670 HUF ¹⁰	0,222%, min. 41 HUF, max. 6 670 HUF ¹⁰
	by eBanking	0,222%, min 41 HUF, max. 6 670 HUF ¹⁰	0,222%, min. 41 HUF, max. 6 670 HUF ¹⁰
	by UniCredit Mobile application	0,222%, min 41 HUF, max. 6 670 HUF ¹⁰	0,222%, min. 41 HUF, max. 6 670 HUF ¹⁰
	by Home Banking and Telephone Bank	0,222%, min. 219 HUF, max. 6 670 HUF	0,222%, min. 219 HUF, max. 6 670 HUF
	By original bank form	0,500%, min. 899 HUF, max. 12 228 HUF	0,500%, min. 899 HUF, max. 12 228 HUF
	By not original bank form of special processing ¹¹	0,778%, min. 1 666 HUF	0,778%, min. 1 666 HUF
Commission on bank-to-bank payment orders ²⁰	By SpectraNet Internet Banking	0,222%, min. 53 HUF, max. 6 670 HUF ¹²	0,222%, min. 53 HUF, max. 6 670 HUF ¹²
	by eBanking	0,222%, min. 53 HUF, max. 6 670 HUF ¹²	0,222%, min. 53 HUF, max. 6 670 HUF ¹²
	by UniCredit Mobile application	0,222%, min. 53 HUF, max. 6 670 HUF ¹²	0,222%, min. 53 HUF, max. 6 670 HUF ¹²
	By Home Banking and Telephone Bank	0,222%, min. 243 HUF, max. 6 670 HUF	0,222%, min. 243 HUF, max. 6 670 HUF
	By original bank form	0,634%, min. 1 077 HUF, max. 13 118 HUF	0,634%, min. 1 077 HUF, max. 13 118 HUF
	By not original bank form of special processing ¹¹	0,778%, min. 1 666 HUF	0,778%, min. 1 666 HUF
	EFER transfers	0,307%, min. HUF 256, max. HUF 6 144	0,307%, min. HUF 256, max. HUF 6 144
	VIBER transfers	0,7%, min. HUF 10 000, max. HUF 100 000	0,7%, min. HUF 10 000, max. HUF 100 000

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Fee of cash out	Cash out in HUF from HUF account	1,09%, min. 1 110 HUF, max. 22 235 HUF	1,09%, min. 1 110 HUF, max. 22 235 HUF
	Cash out in FCY from HUF account	0,32%, max. 6 670 HUF (at buying and selling rates of exchange)	0,32%, max. 6 670 HUF (at buying and selling rates of exchange)
Cash withdrawal fee at UniCredit ATMs in Hungary	In case of Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards	0,333%, min 232HUF	0,333%, min 232HUF
	In case of Premium Banking Embossed Mastercard cards	0,110%, min. 109 HUF	0,110%, min. 109 HUF
	In case of mCash service	0,716%, min. 265 HUF	0,716%, min. 265 HUF
Cash withdrawal fee at other ATMs in Hungary	In case of Mastercard Standard, and VISA Classic, Mastercard Gold and VISA Gold cards	0,744% + 521 HUF, minimum 699 HUF	0,744% + 521 HUF, minimum 699 HUF
	In case of Premium Banking Embossed Mastercard cards	0,445% + 443 HUF, minimum 499 HUF	0,445% + 443 HUF, minimum 499 HUF
Cash withdrawal fee at UniCredit ATMs outside of Hungary	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards (cash withdrawal was initiated outside EEA)	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and Mastercard cards - Free of Charge ¹⁸ 2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. 1,445% + 3,329 EUR	
	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,333%, min 232 HUF	

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	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA)	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge ¹⁸ 2., For transactions made from 01.09.2014., 1,112% + 3,602 EUR	
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,110%, min. 109 HUF	
Cash withdrawal fee at other ATMs outside of Hungary	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA)	1,5% + 4,659 EUR	1,5% + 4,659 EUR
	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,744% + 521 HUF, minimum 699 HUF	0,744% + 521 HUF, minimum 699 HUF
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA)	1,112% + 3,602 EUR	1,112% + 3,602 EUR
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,445% + 443 HUF, minimum 499 HUF	0,445% + 443 HUF, minimum 499 HUF
Cash withdrawal fee at POS in other bank branches or post offices within	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards	0,678% + 454 HUF, min 788 HUF	0,678% + 454 HUF, min 788 HUF

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	In case of Premium Banking Embossed Mastercard cards	0,388% + 388 HUF, minimum 576 HUF	0,388% + 388 HUF, minimum 576 HUF
Cash withdrawal fee at POS out of Hungary	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold and VISA Gold cards (cash withdrawal was initiated outside EEA)	1,5% + 6,397 EUR	1,5% + 6,397 EUR
	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,678% + 454 HUF, min 788 HUF	0,678% + 454 HUF, min 788 HUF
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA)	1,112% + 5,549 EUR	1,112% + 5,549 EUR
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10 th December 2019	0,388% + 388 HUF, minimum 576 HUF	0,388% + 388 HUF, minimum 576 HUF
Purchase commission	In case of Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold cards	Free of charge (The normal fee is 0,2% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.	
	In case of Premium Banking Embossed Mastercard cards	Free of charge	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ¹⁷		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 17)	
Cash deposit fee on UniCredit ATM in Hungary ^{K3}		Free of charge (Method of fee calculation: normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)	

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SMS Notifications on bank account credits	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS
SMS Notifications on bank account withdrawals	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS
SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS
SpectraNet Internet Banking, Mobil Banking and UniCredit Mobile application Daily maximum limit amount	HUF 10 000 000 / day	HUF 10 000 000 / day

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

		Premium Banking Bázis package (non-marketed from 15 May 2015)	Premium Banking Asszisztencia package (non-marketed from 15 May 2015)
In-bank EURO payment orders ²⁰	by SpectraNet Internet Banking	0,222%, min 41 HUF, max. 6 670 HUF ¹⁰	0,222%, min. 41 HUF, max. 6 670 HUF ¹⁰
	by eBanking	0,222%, min 41 HUF, max. 6 670 HUF ¹⁰	0,222%, min. 41 HUF, max. 6 670 HUF ¹⁰
	by Home Banking and Telephone Bank	0,222%, min. 219 HUF, max. 6 670 HUF	0,222%, min. 219 HUF, max. 6 670 HUF
	by original bank form	0,500%, min. 899 HUF, max. 12 228 HUF	0,500%, min. 899 HUF, max. 12 228 HUF
	by non-original form ¹¹	0,778%, min. 1 666 HUF	0,778%, min. 1 666 HUF
Bank-to-bank SEPA payment orders ²⁰	by SpectraNet Internet Banking	0,222%, min. 53 HUF, max. 6 670 HUF ¹²	0,222%, min. 53 HUF, max. 6 670 HUF ¹²
	by eBanking	0,222%, min. 53 HUF, max. 6 670 HUF ¹²	0,222%, min. 53 HUF, max. 6 670 HUF ¹²
	by Home Banking and Telephone Bank	0,222%, min. 243 HUF, max. 6 670 HUF	0,222%, min. 243 HUF, max. 6 670 HUF
	by original bank form	0,634%, min. 1 077 HUF, max. 13 118 HUF	0,634%, min. 1 077 HUF, max. 13 118 HUF
	by non-original form ¹¹	0,778%, min. 1 666 HUF	0,778%, min. 1 666 HUF
	urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF ²¹	0,65%, min. 1 000 HUF, max. 100 000 HUF ²¹
Bank-to-bank and in-bank EURO Standing Orders		0,222%, min. 99 HUF, max. 6 670 HUF	0,222%, min. 99 HUF, max. 6 670 HUF
Transfer orders with missing data/errors ¹⁴		8,- EUR ¹⁵	
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 ¹⁵	

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The charges and fees of these services have the same price for all the non-marketed account packages listed in current List of Conditions.

Services	Charges
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA , on HUF account)	
<i>Commission on bank-to-bank payment orders^{19, 20}</i>	
By Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0,38%, min. 5,54 EUR
By original bank form	0,49%, min. 11,1 EUR
By not original bank form or by special processing ¹¹	0,54%, min. 16,66 EUR
<i>Commission on in-bank payment orders²⁰</i>	
By Home Banking, SpectraNet Internet Banking / eBanking and Telephone Bank	0,33%, min. 5,54 EUR
By original bank form	0,43%, min. 11,1 EUR
by not original bank form or by special processing ¹¹	0,49%, min. 16,66 EUR
Bank-to-bank Standing Orders	0,38%, min. 5,54 EUR
In-bank Standing Orders	0,33%, min. 5,54 EUR
Transfer orders with missing data/errors ¹⁵	EUR 8 ¹⁵
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 ¹⁶

II. Other Cash Transactions

Cash out – to the debit of the account	
In the currency of the account	Cash out in FCY: 0,80%, min. EUR 2,4
In different currency of the account	0,3% max. 6 144 HUF (at buying and selling rates of exchange)

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.

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III. Assistance Services

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

In case of technical failures and accidents

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

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

Maximum cost assumed: HUF 25,000 per event

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

Medical and healthcare information in Hungary and Europe

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

General Medical Advice – telephone assistance

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

Information on health status

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

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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

K3 Service is available on appropriate UniCredit ATM's

1 When assessing the total savings amount, the Bank takes into consideration the following: overnight balance of accounts held at UniCredit Bank, balance of term deposits (for FX-based deposits, the HUF balance calculated on the central exchange rate for the given day applies), and the current market value of the available overall closing portfolio of securities accounts held at UniCredit Bank.

2 During the credit calculation, the Bank takes into consideration the amounts credited on the Client's UniCredit current accounts. In the case of incoming foreign currency transfers, the applied rate is identical to the exchange rate set by MNB valid on the last working day of the month prior to the given month.

The fulfilment of segment criteria is reviewed during the second half of each year, whereupon the Bank verifies whether or not Customers actually meet the eligibility criteria by examining the average balance of savings and the incoming monthly bank transfer of the last 6 months prior to the review.

The effect of the change in the Clients' status is not retroactive. The conditions of the credit and deposit products – already contracted – will remain unchanged until their expiry. The account conditions will change with the fulfilment of the mandatory notification obligation according to law CXII. of 1996 and to law LXXXV. of 2009. Clients can not apply for Premium Banking conditions after the status change.

3 The Bank refuses to accept purchase and sale orders for certificates listed in the Budapest Stock Exchange and securities traded in currencies other than HUF.

4 The monthly closing fee for Premium Banking Basic package is HUF 1108, an amount that is charged to the customer's account for a given month in all occasions and is subject to cancellation in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month. The fee is offered by the Bank on a promotional basis. This offer is valid until recalled. The regular account handling fee for Premium Banking Basic account package is HUF 1 059 per month.

In case a minimum amount of HUF 75,000 is transferred to the account, a lower refund of HUF 406 applies. If none of the above criteria are met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank).neither the total nor the partial account handling fee will be refunded. The promotion is valid until recalled.

5 The basic account-handling fee is charged for each started month.

6 As a promotional offer valid exclusively through the promotion period, a special monthly closing fee of HUF 1099 applies to all customers. The regular closing fee for Premium Banking Assistance account package is HUF 2037 per month. This offer is valid until revoked.

The monthly closing fee for Premium Banking Assistance package is HUF 1 050, an amount that is charged to the customer's account for a given month in all occasions and is subject to reduction by HUF 888 in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month.

In case a minimum amount of HUF 75,000 is transferred to the account, half of the above mentioned monthly closing fee reduction amount (HUF 444) will be credited on the customer's account. In the event that none of the above conditions are met, no monthly closing fee reduction shall be applicable for the given month.

7 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 HUF. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn.

8 The normal issuer fee of Mastercard primary bankcard is HUF 2 680, the normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 5 251, 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.

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9 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 The normal fee is 0,222 % min. 165 HUF, max. 6 670HUF . The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

11 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.

12 The normal fee is 0,222 % min. 243 HUF, max. 6 670HUF . The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion This promotion is valid until withdrawal.

13 Charged one time per year subsequently.

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

15 Calculation method 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.

16 Calculation method of charges: 0.01% of the monthly amounts credited and debited on the bank account 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.

17 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 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.

18 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.

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 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).

21 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.

22 Conditions of promotional offer launched on 24th June 2020 related to newly issued Mastercard Standard main card are modified by the Bank and these modifications are effective in case of cards applied during the promotion: card membership fee of first year related to main Mastercard standard - as promotional offer –will not be charged. Promotion is valid in case of cards applied till 31th December 2020.