

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PLUSZ AND PARTNER IKON PLUSZ PACKAGES



Effective from: 24th November 2020 (2006) • Disclosed: 24th November 2020
(In a unified structure with the changes announced in this List of Conditions (2005) on 15th October)

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

Changes are marked in red by the Bank.

1, Amendments **announced on 15 October and effective on 15 December:**

The promotions of announced in this list of conditions, originally announced until revoked, was modified to 30th of April 2021.

2, The amendment announced in this List of Conditions and **effective on 24 November:** SEPA transfer can also be initiated at UniCredit mBanking from 24 November, the fees of which will be published by the Bank with this amendment.

The natural persons described below are entitled to apply for and use the UniCredit Partner Aktív Plusz and Partner Ikon Plusz Packages:

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

furthermore,

- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

furthermore,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card);

furthermore,

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- In a new promotion valid from 06.05.2019 until **30th April 2021**, with the E.ON Energia Kereskedelmi Kft. Service provider in a service contract standing (contract for the purchase of electricity for residential use) new Customers may also open the account packages included in this List of Conditions, with the following conditions:
 - The Customer is entitled to the discount account package if, he/she did not have a retail bank account at UniCredit Bank on 1st October 2019, and
 - presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.

furthermore,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are lawyers, article clerks or employees –as assistant of lawyer or other employed persons- of law firms recorded in the register of Hungarian Bar Association (hereinafter: Employment Relationship), and they verified this presenting a membership card - in case of lawyers and article clerks- issued according to the register of Hungarian Bar Association , or presenting an employer certificate (in case of other employed persons). This is a promotional offer and it is valid until **30th April 2021**.

furthermore,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship with Hungarian Representation of United Nations, and they verified this by employer certificate. This is a promotional offer and it is valid until **30th April 2021**.

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PLUSZ AND PARTNER IKON PLUSZ PACKAGES



I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Partner Aktív Plusz Package*	Partner Ikon Plusz Package*
Monthly account-handling fee	0 HUF/month ² /bank account ¹ , (if the refund conditions are not met: 552 HUF/month)	0 HUF/month ² /bank account ³ , (if the refund conditions are not met: 4 288 HUF/month)
Account opening and closing fee	0 HUF	0 HUF
Default Statement	Postal or Electronic	Postal or Electronic
Booking entry fee	Free of charge	Free of charge ⁵
Credit entries in HUF (to HUF accounts)	Free of charge	Free of charge
Direct debit	Free of charge ²⁷	Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	0,333% max. HUF 6 670 ²⁸ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³⁰ , further transactions: 0,333% max. HUF 6 670	Free of charge
In-bank standing orders of HUF transfer between client's own accounts⁶	Free of charge	Free of charge
Transfer orders between the accounts of the same Client⁶	Free of charge	Free of charge
Commission intra bank payment orders⁸	bySpectraNet Internet Banking	0,333%, max. HUF 6 670 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,333%, max. HUF 6 670 ⁴
	by eBanking	0,333%, max. HUF 6 670 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,333%, max. HUF 6 670 ⁴
	by UniCredit mBanking	0,333%, max. HUF 6 670 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,333%, max. HUF 6 670 ⁴
	by Telephone Bank	0,333%, max. HUF 6 670 ⁴

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by original bank form	0,611%, min. HUF 899, max. HUF 17 788	0,5%, min. HUF 788, max. HUF 17 788
by non-original form⁷	0,889%, min. HUF 1 666	0,778%, min. HUF 1 666

Partner Aktív Plusz Package*

Partner Ikon Plusz Package*

0,333%, max. HUF 6 670⁴/
in case of fulfillment of activity criteria²⁹:
monthly the first 2 transaction is free of
charges³¹, further transactions: 0,333%, max.
HUF 6 670⁴

Free of charge

0,333%, max. HUF 6 670⁴/
in case of fulfillment of activity criteria²⁹:
monthly the first 2 transaction is free of
charges³¹, further transactions: 0,333%, max.
HUF 6 670⁴

Free of charge

0,333%, max. HUF 6 670⁴/
in case of fulfillment of activity criteria²⁹:
monthly the first 2 transaction is free of
charges³¹, further transactions: 0,333%, max.
HUF 6 670⁴

Free of charge

0,333%, max. HUF 6 670⁴

Free of charge

0,75%, min. HUF 1 077, max. HUF 21 679

0,639%, min. HUF 1 077, max. HUF 21 679

0,889%, min. HUF 1 666

0,778%, min. HUF 1 666

0,307%, min. 256 HUF, max. 6 144 HUF

0,307%, min. 256 HUF, max. 6 144 HUF

0,8%, min. 1 000 HUF, max. 100 000 HUF³⁷

0,8%, min. 1 000 HUF, max. 100 000 HUF³⁷

Commission
inter bank payment orders⁸

bySpectraNet Internet Banking

by eBanking

by UniCredit mBanking

by Telephone Bank

by original bank form

by non-original form⁷

EFER transfers

VIBER transfers

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	Partner Aktív Plusz Package*	Partner Ikon Plusz Package*	
Cash deposit fee on UniCredit ATM in Hungary	Free of charge ⁹	Free of charge ⁹	
Cash withdrawal	On domestic UniCredit ATM First withdrawal each month is free of charge Further withdrawals: : 0,333%, min. HUF 232 ^{10,11}	Free of charge ¹²	
	On domestic UniCredit ATM using mCash service First withdrawal each month is free of charge Further withdrawals: 0,716%, min. HUF 265 ^{10,11}	Free of charge ¹²	
	On other domestic ATM First withdrawal each month is free of charge Further withdrawals: 0,744% + HUF 521, min. HUF 699 ^{10,11}	Free of charge ¹²	
	At branch cashier from HUF account (HUF from HUF account)	1,6%, min. HUF 1 277, max. HUF 55 589	1,09%, min. HUF 1 110, max. HUF 22 235
	At branch cashier from HUF account (FCY from HUF account)	0,71%, max. HUF 55 589 (at buy/sell rates of exchange)	0,32%, max. HUF 6 670 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or branch cashier) based on effective law and NGM regulation¹³	Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. <i>See details in footnote 13.</i>	
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed bankcard	HUF 1 340 ¹⁵ / HUF 3 537 ¹⁶	HUF 1 340 ¹⁵ / HUF 3 108 ¹⁶	
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed supplementary card	HUF 2 680 / HUF 3 537 ¹⁶	Free of charge ¹⁵ / Free of charge ^{15,16}	
Issuer fee/Membership fee¹⁴ of Mastercard Standard / Visa Classic¹⁷ bankcard	Free of charge ³⁶ / HUF 6 968 ¹⁶	Free of charges ³⁶ / HUF 6 003 ¹⁶	
Issuer fee/Membership fee¹⁴ of Mastercard Gold and VISA Gold¹⁷ bankcard	HUF 19 298 / HUF 22 514 ¹⁶	HUF 9 649 ¹⁹ / HUF 22 514 ¹⁶	
Purchase commission	Free of charge ²⁰	Free of charge ²¹	
SMS notification on credit transactions on bank account	Free of charge ⁴	Free of charge ⁴	
SMS notification on debit transactions on bank account	HUF 36/SMS	Free of charge ⁴	
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	HUF 36/SMS	Free of charge ⁴	

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	Partner Aktív Plusz Package*	Partner Ikon Plusz Package*
SpectraNet Internet Banking entry fee	Free of charge ²²	Free of charge ²²
eBanking entry fee	Free of charge ²²	Free of charge ²²
UniCredit mBanking entry fee	Free of charge ²²	Free of charge ²²
SpectraNet Internet Banking service fee	Free of charge ²³	Free of charge ³³ / HUF 150 per month
eBanking service fee	Free of charge ³⁹	Free of charge ⁴⁰ / HUF 150 / month ³⁸
UniCredit mBanking service fee	Free of charge ²³	Free of charge ²³

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

In-bank EURO payment orders ⁸	by mBanking	0,333%, max. HUF 6 670 ⁴	Free of charge
	by eBanking	0,333%, max. HUF 6 670 ⁴	Free of charge
	by Telephone Bank	0,333%, max. HUF 6 670 ⁴	Free of charge
	by original bank form	0,611%, min. HUF 899, max. HUF 17 788	0,5%, min. HUF 788, max. HUF 17 788
	by non-original form ⁷	0,889%, min. HUF 1 666	0,778%, min. HUF 1 666
Bank-to-bank SEPA payment orders ⁸	by mBanking	0,333%, max. HUF 6 670 ⁴	Free of charge
	by eBanking	0,333%, max. HUF 6 670 ⁴	Free of charge
	by Telephone Bank	0,333%, max. HUF 6 670 ⁴	Free of charge
	by original bank form	0,75%, min. HUF 1 077, max. HUF 21 679	0,639%, min. HUF 1 077, max. HUF 21 679
	by non-original form ⁷	0,889%, min. HUF 1 666	0,778%, min. HUF 1 666
	urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF ⁴¹	0,65%, min. 1 000 HUF, max. 100 000 HUF ⁴¹
Bank-to-bank and in-bank EURO Standing Orders		0,333%, max. HUF 6 670 ²⁸	Free of charge

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II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening fee		Free of charge	Free of charge
Account-handling fee		HUF 465 /month/account ^{2,24}	HUF 465/month/account ^{2,24}
Booking entry fee		Free of charge ²⁵	Free of charge ²⁵
FCY credit entries to FCY accounts		Free of charge ²⁶	Free of charge ²⁶
FCY debit items (non-EUR FCY within EEA and FCY outside EEA)			
Orders⁸	Intrabank orders by eBanking and Telephone Bank	0,4%, min. 5,54 EUR	0,4%, min. 5,54 EUR
	Interbank orders by eBanking and Telephone Bank	0,4%, min. 6,6 EUR	0,4%, min. 6,6 EUR

FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)

In-bank EURO payment orders⁸	by eBanking, mBanking and Telephone Bank	0,333%, max. HUF 6 670
Bank-to-bank SEPA payment orders⁸	by eBanking, mBanking and Telephone Bank	0,333%, max. HUF 6 670
Bank-to-bank and in-bank EURO Standing Orders		0,333%, max. HUF 6 670

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III. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PLUSZ AND UNICREDIT PARTNER IKON PLUSZ PACKAGE

1. In case of overdraft applied related to Partner Aktív Plusz package

Type of loan	Overdraft
Credit limit	Minimum HUF 100.000
Interest rate (yearly)	19,09%
Interest rate (yearly) from 01.08.2020	19,88%
Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard ³⁵	22,97%
Annual percentage rate (APR) – standard ³⁵ from 01.08.2020	23,93%

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Plusz package, with a term of 1 year, the standard interest rate is 19,09%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 22,97%. Amount of instalment: HUF 5 966 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 453 212; the total cost of the loan is HUF 78 212, which includes the HUF 552 of account handling fee beside interest.

From 01.08.2020:

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Plusz package, with a term of 1 year, the standard interest rate is 19,88%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 23,93 %. Amount of instalment: HUF 6 213 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 456 174; the total cost of the loan is HUF 81 174, which includes the HUF 552 of account handling fee beside interest.

2. In case of overdraft applied related to Partner Ikon Plusz package

Type of loan	Overdraft
Credit limit	Minimum HUF 150.000
Interest rate (yearly)	19,09%
Interest rate (yearly) from 01.08.2020	19,88%

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Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard ³⁵	25,00%
Annual percentage rate (APR) – standard ³⁵ from 01.08.2020	25,97%

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Plusz package, with a term of 1 year, the standard interest rate is 19,09%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 25,00%. Amount of instalment: HUF 5 966 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 459 452, the total cost of the loan is HUF 84 452, which includes the HUF 1 072 of account handling fee beside interest.

From 01.08.2020:

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Plusz package, with a term of 1 year, the standard interest rate is 19,88%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 25,97%. Amount of instalment: HUF 6 213 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 462 414, the total cost of the loan is HUF 87 414, which includes the HUF 1 072 of account handling fee beside interest.

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For our clients with Partner account package, we provide the next discount option until its cancellation: in the branches of UniCredit Bank, within the newly concluded Allianz Care Scheme, its annual insurance premium is 10% for Partner Aktív Plusz and - Pro, Partner Ikon Plusz and Pro accounts, and 25% discount on the Partner Prestige account package. All promotions are valid until **30th April 2021**.

*In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Plusz Package) and of Ikon account packages (related to Partner Ikon Plusz Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

¹ The normal account handling fee of Partner Aktív Plusz Package is HUF 552/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited promotionally on the account if minimum HUF 150 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 216 is credited promotionally on the account if less than HUF 150 000 but at least HUF 75 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).

If the credit conditions are not met, no refund will not be applied. The promotion is valid until **30th April 2021**. In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until **30th April 2021**.

² The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Partner Ikon Plusz account package is HUF 4 288, that is debited on the account every month, except if the Account Holder has an overdraft, facility in the given calendar month, and the overdraft agreement entered into force before that month – but not later than 16.05.2019 –, and it is still effective, then HUF 1 072 is charged to the account as account maintenance fee. The promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until **30th April 2021**.

- i) If the Account Holder fulfills one of the following requirements, then HUF 2 144 will be credited to the account in the following month, as a promotion:
 - at least HUF 200 000 has been credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),
 - or has an overall savings**, held at our bank, in the daily closing average amount of at least HUF 5 000 000.
- ii) If the Account Holder fulfills both of the following two requirements, then HUF 3 216 will be credited to the account in the following month, as a promotion, the promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until **30th April 2021**:

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- at least HUF 300 000 has been credited – via Bank transfer – to the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),
- Account Holder has a loan of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force – but not later than 16.05.2019 – and it is still in force.

As a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings** in the value at least HUF 30 000 000 in the actual month.

All promotions are valid until **30th April 2021**.

**When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits — with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day — as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day.

⁴ The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until **30th April 2021**.

⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,2% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until **30th April 2021**.

⁶ 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.

⁷ 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.

⁸ 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).

⁹ Free of charge (normal fee: 0.2%, not charged by the Bank during the promotion period. The promotion is valid until **30th April 2021**. Service is available on appropriate UniCredit ATMs.

¹⁰ As a promotion the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. This promotion is valid until **30th April 2021**. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

¹¹ In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 13).

¹² The above fee is charged by the Bank as Promotion. The promotion is valid until **30th April 2021**. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,333%, min HUF 232 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,110% min. HUF 109 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,716% minimum HUF 265. The normal fee for cash withdrawal on other ATM in Hungary is 0,744% + HUF 521, minimum HUF 699 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,445% + HUF 443, minimum HUF 499 in case of using Premium Banking Embossed Mastercard bankcard.

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¹³ 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.

¹⁴ Charged one time per year subsequently.

¹⁵ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until **30th April 2021**. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer can be qualified for only the first Mastercard Unembossed supplementary card and is valid until **30th April 2021**.

¹⁶ 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 31st December 2020.

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 **30th April 2021**.

¹⁷ 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.

¹⁸ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until **30th April 2021**. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

¹⁹ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until **30th April 2021**. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ Normal fee: 0,307%, minimum HUF 6.144, it is not charged by the Bank during the promotion period. The promotion period is valid until **30th April 2021**.

²¹ Normal fee: 0,205%, minimum HUF 6.144, it is not charged by the Bank during the promotion period. The promotion period is valid until **30th April 2021**.

²² Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until **30th April 2021**.

²³ Normal fee: HUF 150 / month it is not charged by the Bank during the promotion period. The promotion period is valid until **30th April 2021**.

²⁴ Calculation 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 **30th April 2021**.

²⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the fee above. This promotions are valid until **30th April 2021**.

²⁶ Fee of booking is 590 HUF which will not be charged as a promotion. The promotion is valid until **30th April 2021**.

²⁷ Free of charge is a promotional offer of the Bank. The promotion is valid until **30th April 2021**. Normal fee is 0,333% min. HUF 54, maximum HUF 6 670.

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²⁸ Free of charge is a promotional offer of the Bank. The promotion is valid until **30th April 2021**. Normal fee is 0,333% min. HUF 99, maximum HUF 6 670.

²⁹ "Activity criteria": the Bank provides further discount related to Partner Aktív Plusz account package, if Account Holder fulfills the following requirement ("Activity criteria"):

- applies for a credit card (issued by the Bank before 15.11.2018) as private customer and uses this credit card actively as defined by the Bank ("active card usage"): "Active card usage" is defined by the Bank as an activity, when minimum HUF 150.000 of card transactions is debited on the credit card account in every period of 6 settlement cycles after signing credit card contract, or if the signing of the bank account contract (or modification) regarding Partner Aktív Plusz package is done at a later date, then after it. In case of transactions not initiated in HUF the converted HUF amount debited on the credit card account shall be counted.

If Account Holder fulfills the requirements described above ("activity criteria"), then the Bank provides special conditions - detailed in this List of conditions - from the calendar month following the 6. settlement period after signing credit card contract and the Bank provides these special conditions at least for 6 calendar months. The Bank looks over the fulfillment of active card usage at the end of every 6. settlement period, and if the requirements are not fulfilled, in such case Account Holder shall not be entitled to these special conditions in the following 6 calendar months, and fees not linked to activity criteria indicated in this List of Conditions shall be applied.

³⁰ If Account Holder fulfills criteria describe in section 29 above, in such cases Bank executes the first two standing orders in the given calendar month promotionally free of charge, and in case of other transactions the Bank does not charge minimum fee. Promotion is valid until **30th April 2021** and is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month. Normal fee is 0,333% min. HUF 99, maximum HUF 6 670.

³¹ If Account Holder fulfills criteria describe in section 29 above, in such cases Bank executes the first two transfer orders in the given calendar month promotionally free of charge, and in case of other transactions the fee is 0,333% maximum HUF 6 670. Promotion is valid until **30th April 2021** and is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month.

³² The fee indicated above is a promotional offer of the Bank, which is valid until **30th April 2021**. Non-promotional issuer fee of Mastercard Unembossed bankcard is disclosed in „Bank Card List of Conditions – For Private Clients”.

³³ If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally free of charges in the given calendar month. Promotion is valid until **30th April 2021**. Normal fee is HUF 150 per month.

³⁴ The Bank expects from the first annual management fee on a discounted basis. The action is valid until **30th April 2021**.

³⁵ Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

³⁶ Issuing fee of main Mastercard standard card applied - as promotional offer –will not be charged. Promotion is valid in case of cards applied till 31th December 2020.

The fee indicated above is a promotional offer of the Bank, which is valid until **30th April 2021**. Non-promotional issuer fee of Mastercard Standard paypass and VISA Classic bankcards is disclosed in „Bank Card List of Conditions – For Private Clients”.

³⁷ The above fee is charged by the Bank as Promotion. The promotion is valid until **30th April 2021**. The normal fee is 0,8% min. 10 000 HUF max. 100 000 HUF.

³⁸ Normal fee of the eBanking in case of SMS entry: HUF 200 / month it is not charged by the Bank during the promotion period. The 150 HUF above amount is not charged by the Bank during the promotion period. The promotion period is valid until 28.02.2019. Normal fee of the eBanking in case of token and mToken entry: HUF 150 / month.

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³⁹ Normal fee of the eBanking in case of SMS entry: HUF 200 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 150 / month. The promotion period is valid until **30th April 2021**.

⁴⁰ If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally free of charges in the given calendar month. Promotion is valid until **30th April 2021**. Normal fee of the eBanking in case of SMS entry: HUF 200 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 150 / month. The promotion period is valid until **30th April 2021**. The promotion period is valid until **30th April 2021** and is only available for those accounts which are opened by the customer before 01.10.2019.

⁴¹ The above fee is charged by the Bank as Promotion. The promotion is valid until **30th April 2021**. The normal fee is 0,65% min. 10 000 HUF max. 100 000 HUF.

