

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS CONDITIONS FOR UNICREDIT STUDENT ACCOUNT



Effective from: **01.01.2021. (2004)** Disclosed on: **31.12.2020.**

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. From 1st January 2021 the Bank is not marketing the following products: Mastercard Unembossed, VISA Classic, VISA Gold, Premium Banking Embossed Mastercard bankcard.

Account-keeping fees and commission on payment orders

I. Account-keeping fees		
<i>By HUF accounts</i>		
Account opening		Free of charge
Monthly account-handling fee <sup>1</sup>		HUF 219 / month / bank account <sup>2</sup>
Switching between account packages	to an account with higher handling fee	HUF 1000
	to an account with lower handling fee	HUF 3000
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month <sup>4</sup>
Account statement kept in the Bank <sup>5</sup>		HUF 500 / statement <sup>4</sup>
Replacement of account statement		HUF 450 / statement <sup>3</sup>
Cover confirmation (If cover is pledged)		0,1% / month min. HUF 1000 / month
II. Money transfers		
<i>Credit items</i>		
Credit entries to HUF accounts		Free of charge
<i>Debit items (HUF)</i>		
Commissions on payment orders		
Commission in-bank payment orders <sup>8</sup>	by eBanking	0,333% min. HUF 144, max HUF 7 670
	by UniCredit mBanking	0,333% min. HUF 144, max HUF 7 670
	Telephone Bank	0,333%, min. HUF 206, max. HUF 7 670
	by original bank form	0,579% min. HUF 310, max. HUF 12 228
	by not original bank form or by special processing <sup>7</sup>	0,667% min. HUF 1 110
Commission on bank-to-bank payment orders <sup>8</sup>	by eBanking	0,333%, min. HUF 239 max. HUF 7 670
	by UniCredit mBanking	0,333%, min. HUF 239 max. HUF 7 670
	Telephone Bank	0,586% min. 77 Ft, max. 14 063 Ft
	by original bank form	0,634% min. HUF 310, max. HUF 13 340
	by not original bank form or by special processing <sup>7</sup>	0,667% min. HUF 1 110
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. HUF 1 000, max. HUF 100 000 <sup>9</sup>
Postal payment order by paper form		According to the conditions detailed in Addendum No. 7.+ HUF 50 / payment order

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Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	According to the conditions detailed in Addendum No. 7. + HUF 50 / payment order	
<b>Cash transactions</b>		
Cash out in HUF from HUF account	1,22%, min. HUF 510, max. HUF 55 589	
<b>Internet Banking / Mobile Banking</b>		
One-time setup fee	Free of charge <sup>3</sup>	
<b>III. Bank Card</b>		
Mastercard Unembossed <b>(not available from 1st January 2021)</b>		
Card Issuer fee	50% discount <sup>3</sup>	
Card membership fee	50% discount <sup>3</sup>	
Clients between 14 and 18 years of age may only apply for electronic bankcards. Until the Client comes of age the daily and transaction limit for the card can be set up to the maximum amount not exceeding the ten times of the prevailing smallest amount of old-age pension, considering the contractual statement of the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legal representative of the minor.		
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>6</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 <sup>6</sup> ).	
<b>IV. Text messaging services</b>		
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card	Free of charge	
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>		
In-bank EURO payment orders <sup>8</sup>	by eBanking	0,333%, min. 144 HUF, max. 7 670 HUF
	by UniCredit mBanking	0,333%, min. 144 HUF, max. 7 670 HUF
	Telephone Bank	0,333%, min. 206 HUF, max. 7 670 HUF
	by original bank form	0,579% min. 310 HUF, max. 12 228 HUF
	by non-original form <sup>7</sup>	0,667% min. 1 110 HUF
Bank-to-bank SEPA payment orders <sup>8</sup>	by eBanking	0,333%, min. 239 HUF max. 7 670 HUF
	by UniCredit mBanking	0,333%, min. 239 HUF max. 7 670 HUF
	Telephone Bank	0,586% min. 77 HUF, max. 14 063 HUF
	by original bank form	0,634% min. 310 HUF, max. 13 340 HUF
	by non-original form <sup>7</sup>	0,667% min. 1 110 HUF
	urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>12</sup>
Bank-to-bank and in-bank EURO Standing Orders	0,301% min. 55 HUF, max. . 6 670 HUF	
With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.		

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

2 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.

3 The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until 30th April 2021.

4 According to the conditions detailed in Addendum No. 7.

5 The service was available until 08-01-2007.

6 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.

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 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

<sup>10</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>11</sup> Calculation of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 30th April 2021.

<sup>12</sup> 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.

\* Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with Mastercard Unembossed cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)



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In such renewal cases, when Maestro card is replaced with Mastercard Unembossed card, the type of bank card will be changed in the bankcard contract as well to Mastercard Unembossed card on the date of issue.

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of earlyforced renewal. The Bank will charge the card membership fee of Mastro card in the month of replacement renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding Mastercard Unembossed card. In case of blocking of Maestro cards the Bank will issue Unembossed card as replacement card from the 15th of July of 2015.

Mastercard Standard, Mastercard Gold and Premium Banking Embossed Mastercard bankcards will be issued by the Bank with feature, because of this changes the designation of the cards will be also changed to Mastercard Standard , Mastercard Gold and Premium Banking Embossed Mastercard bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with feature as replacement card from the 15th of July of 2015.