

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV AND PARTNER IKON PACKAGES



**Effective from: 1<sup>st</sup> May 2021 (2102) • Disclosed: 30<sup>th</sup> April 2021**

**The UniCredit Partner Aktív and Partner Ikon packages are not available from 01.08.2019**

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.

Changes from 1st May 2021: the Bank modify the fees with the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) and extension of promotions of announced in this list of conditions.

The amendment announced in this List of Conditions on 30th of April 2021 and to be published on the 30th of June 2021 is the following: extention of the free SMS servicing promotion.

**The natural persons described below are entitled to apply for and use the UniCredit Partner Aktív and Partner Ikon 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;

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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 or official identity card (MÁV-Start Railway Travel Card).

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV AND PARTNER IKON PACKAGES



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

		Partner Aktív Package*	Partner Ikon Package*
<b>Monthly account-handling fee</b>		0 HUF/month <sup>2</sup> /bank account <sup>1</sup> (if the refund conditions are not met: <b>566 HUF/month</b> )	0 HUF/month <sup>2</sup> /bank account <sup>3</sup> (if the refund conditions are not met: <b>4 566 HUF/month</b> )
<b>Account opening and closing fee</b>		0 HUF	0 HUF
<b>Default Statement</b>		Postal or Electronic	Postal or Electronic
<b>Booking entry fee</b>		Free of charge	Free of charge <sup>5</sup>
<b>Credit entries in HUF (to HUF accounts)</b>		Free of charge	Free of charge
<b>Direct debit</b>		<b>0,342% min. 55 HUF, max. 6 850 HUF</b>	Free of charge
<b>Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)</b>		<b>0,342% min. 101 HUF, max. 6 850 HUF</b>	Free of charge
<b>In-bank standing orders of HUF transfer between client's own accounts<sup>6</sup></b>		Free of charge	Free of charge
<b>Commission intra bank payment orders<sup>8</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>6</sup></b>	Free of charge	Free of charge
	<b>by SpectraNet Internet Banking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by eBanking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by UniCredit mBanking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by Telephone Bank</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by original bank form</b>	<b>0,628%, min. 923 HUF, max. 18 268 HUF</b>	<b>0,514%, min. 809 HUF, max. 18 268 HUF</b>
<b>by non-original form<sup>7</sup></b>	<b>0,913%, min. 1 710 HUF</b>	<b>0,799%, min. 1 710 HUF</b>	
<b>Commission interbank payment orders<sup>8</sup></b>	<b>by SpectraNet Internet Banking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by eBanking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by UniCredit mBanking</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by Telephone Bank</b>	<b>0,342%, max. 6 850 HUF<sup>4</sup></b>	Free of charge
	<b>by original bank form</b>	<b>0,77%, min. 1 106 HUF, max. 22 264 HUF</b>	<b>0,657%, min. 1 106 HUF, max. 22 264 HUF</b>
	<b>by non-original form<sup>7</sup></b>	<b>0,913%, min. 1 710 HUF</b>	<b>0,799%, min. 1 710 HUF</b>
	<b>EFER transfers</b>	<b>0,307%, min. 256 HUF, max. 6144 HUF</b>	<b>0,307%, min. 256 HUF, max. 6 144 HUF</b>
	<b>VIBER transfers</b>	<b>0,8%, min. 1 000 HUF, max. 100 000 HUF<sup>27</sup></b>	<b>0,8%, min. 1 000 HUF, max. 100 000 HUF<sup>27</sup></b>

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV AND PARTNER IKON PACKAGES



		Partner Aktív Package*	Partner Ikon Package*
<b>Cash deposit fee on UniCredit ATM in Hungary</b>		Free of charge <sup>9</sup>	Free of charge <sup>9</sup>
<b>Cash withdrawal</b>	<b>On domestic UniCredit ATM</b>	First withdrawal each month is free of charge Further withdrawals <b>0,342%, min. 238 HUF</b> <sup>10,11</sup>	Free of charge <sup>12</sup>
	<b>On domestic UniCredit ATM using mCash service</b>	First withdrawal each month is free of charge Further withdrawals: <b>0,735%, min. 272 HUF</b> <sup>10,11</sup>	Free of charge <sup>12</sup>
	<b>On other domestic ATM</b>	First withdrawal each month is free of charge Further withdrawals: <b>0,764% + 535 HUF, min. 717 HUF</b> <sup>10,11</sup>	Free of charge <sup>12</sup>
	<b>At branch cashier from HUF account (HUF from HUF account)</b>	<b>1,64%, min. 1 311 HUF, max. 57 089 HUF</b>	<b>1,11%, min. 1 139 HUF, max. 22 835 HUF</b>
	<b>At branch cashier from HUF account (FCY from HUF account)</b>	<b>0,72%, max. 57 089 HUF</b> (at buy/sell rates of exchange)	<b>0.32%, max. max. 6 850 HUF</b> (at buy/sell rates of exchange)
	<b>Free of charge HUF cash withdrawal (from domestic ATM or branch cashier) based on effective law and NGM regulation</b> <sup>13</sup>	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>	
<b>Issuer fee/Membership fee</b> <sup>14</sup> <b>of Mastercard Unembossed bankcard</b> (not available from 1st January 2021)		<b>1 376 HUF</b> <sup>15</sup> / <b>3 632 HUF</b> <sup>15</sup>	<b>1 376 HUF</b> <sup>15</sup> / <b>3 191 HUF</b> <sup>15</sup>
<b>Issuer fee/Membership fee</b> <sup>14</sup> <b>of Mastercard Unembossed supplementary card</b> (not available from 1st January 2021)		<b>2 752 HUF</b> <sup>15</sup> / <b>3 632 HUF</b> <sup>15</sup>	Free of charge <sup>15</sup> / Free of charge <sup>15</sup>
<b>Issuer fee/Membership fee</b> <sup>14</sup> <b>of Mastercard Standard / Visa Classic</b> <sup>17</sup> <b>bankcard</b> (Visa Classic not available from 1st January 2021)		<b>2 695 HUF</b> <sup>18</sup> / <b>7 156 HUF</b> <sup>16</sup>	<b>2 695 HUF</b> <sup>18</sup> / <b>6 165 HUF</b> <sup>16</sup>
<b>Issuer fee/Membership fee</b> <sup>14</sup> <b>of Mastercard Gold and VISA Gold</b> <sup>17</sup> <b>bankcard</b> (Visa Gold not available from 1st January 2021)		<b>19 819 HUF</b> <sup>19</sup> / <b>23 121 HUF</b>	<b>9 909 HUF</b> <sup>19</sup> / <b>23 121 HUF</b>
<b>Purchase commission</b>		Free of charge <sup>20</sup>	Free of charge <sup>21</sup>
<b>SMS notification on credit transactions on bank account</b>		Free of charge <sup>4</sup>	Free of charge <sup>4</sup>
<b>SMS notification on debit transactions on bank account</b>		HUF 36/SMS	Free of charge <sup>4</sup>

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SMS notification on successful, unsuccessful and reversal  
POS and cash withdrawal transactions

HUF 36/SMS

Free of charge <sup>4</sup>

	Partner Aktív Package*	Partner Ikon Package*
SpectraNet Internet Banking entry fee	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>
eBanking entry fee	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>
UniCredit mBanking entry fee	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>
SpectraNet Internet Banking service fee	HUF 150 / month	HUF 150 / month
eBanking service fee	HUF 150 / month <sup>28</sup>	HUF 150 / month <sup>28</sup>
UniCredit mBanking service fee	Free of charge <sup>23</sup>	Free of charge <sup>23</sup>

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

In-bank EURO payment orders <sup>8</sup>	by mBanking	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by eBanking	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by Telephone Bank	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by original bank form	0,628%, min. 923 HUF, max. 18 268 HUF	0,514%, min. 809 HUF, max. 18 268 HUF
	by non-original form <sup>7</sup>	0,913%, min. 1 710 HUF	0,799%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>8</sup>	by mBanking	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by eBanking	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by Telephone Bank	0,342%, max. 6 850 HUF <sup>4</sup>	Free of charge
	by original bank form	0,77%, min. 1 106 HUF, max. 22 264 HUF	0,657%, min. 1 106 HUF, max. 22 264 HUF
	by non-original form <sup>7</sup>	0,913%, min. 1 710 HUF	0,799%, min. 1 710 HUF
	urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>29</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>29</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,342% min. 101 HUF, max. 6 850 HUF	Free of charge

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

<b>Account opening fee</b>	Free of charge	Free of charge	
<b>Account-handling fee</b>	HUF 477 /month/account <sup>2,24</sup>	HUF 477 /month/account <sup>2,24</sup>	
<b>Booking entry fee</b>	Free of charge <sup>25</sup>	Free of charge <sup>25</sup>	
<b>FCY credit entries to FCY accounts</b>	Free of charge <sup>26</sup>	Free of charge <sup>26</sup>	
<b>FCY debit items (non-EUR FCY within EEA and FCY outside EEA)</b>			
<b>Orders<sup>8</sup></b>	<b>Intrabank orders by eBanking and Telephone Bank</b>	0,41%, min. 5,68 EUR	0,41%, min. 5,68 EUR
	<b>Interbank orders by eBanking and Telephone Bank</b>	0,41%, min. 6,77 EUR	0,41%, min. 6,77 EUR

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

<b>In-bank EURO payment orders<sup>8</sup></b>	<b>by eBanking, mBanking and Telephone Bank</b>	0,342%, max. 6 850 HUF
<b>Bank-to-bank SEPA payment orders<sup>8</sup></b>	<b>by eBanking, mBanking and Telephone Bank</b>	0,342%, max. 6 850 HUF
<b>Bank-to-bank and in-bank EURO Standing Orders</b>		0,342% min. 101 Ft, max. 6 850 Ft

\*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 Package) and of Ikon account packages (related to Partner Ikon Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

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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.

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions, but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

<sup>1</sup> The normal account handling fee of Partner Aktív Package is HUF 566 /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 221 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 31.10.2021. 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 31.10.2021.

<sup>2</sup> The basic account-handling fee is charged for each started month.

<sup>3</sup> The normal monthly account handling fee of Partner Ikon account package is 4 566 HUF, that is debited on the account every month. 2 281 HUF will be refunded on to the account in the following month, as a promotion, if the Account Holder

- has in the subject month at least HUF 200 000, credited – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account,

- or has an overall savings\*\*, held at our bank, in the daily closing average amount of at least HUF 5 000 000.

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. The promotion is valid until 31.10.2021.

\*\*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.

<sup>4</sup> The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until 31.07.2021.

<sup>5</sup> 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 31.10.2021.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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).

<sup>9</sup> Free of charge (normal fee: 0.2%, not charged by the Bank during the promotion period. The promotion is valid until 31.10.2021. Service is available on appropriate UniCredit ATMs.

<sup>10</sup> 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.

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This promotion is valid until **31.10.2021**. 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.

<sup>11</sup> 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).

<sup>12</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2021**. The normal fee for cash withdrawal on UniCredit ATM in Hungary is : **0,342%**, min **238 HUF** in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and **0,113% min. 111 HUF** 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 **0,735% minimum 272 HUF**. The normal fee for cash withdrawal on other ATM in Hungary is **0,764% + 535 HUF**, minimum **717 HUF** in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and **0,457% + 454 HUF**, minimum **512 HUF**.in case of using Premium Banking Embossed Mastercard bankcard.

<sup>13</sup> 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 Client's account.

<sup>14</sup> Charged one time per year subsequently.

<sup>15</sup> The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until **31.10.2021**. 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 **31.10.2021**.

<sup>16</sup> 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 until **31.10.2021**.

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 **31.10.2021**.

<sup>17</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.

<sup>18</sup> Issuing fee of main Mastercard Standard card applied - as promotional offer – will not be charged. Promotion is valid in case of cards applied until **31.10.2021**.

The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.04.2020. The normal Mastercard Standard and VISA Classic card



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issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

<sup>19</sup> The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.04.2020. The normal Mastercard Gold and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

<sup>20</sup> Normal fee: **0,315%**, max. **HUF 6309**, it is not charged by the Bank during the promotion period. The promotion period is valid until **31.10.2021**.

<sup>21</sup> Normal fee: **0,211%**, max. **HUF 6309**, it is not charged by the Bank during the promotion period. The promotion period is valid until **31.10.2021**.

<sup>22</sup> Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until **31.10.2021**.

<sup>23</sup> Normal fee: HUF 150 / month it is not charged by the Bank during the promotion period. The promotion period is valid until **31.10.2021**.

<sup>24</sup> 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 **31.10.2021**.

<sup>25</sup> 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 **31.10.2021**.

<sup>26</sup> Fee of booking is 590 HUF which will not be charged as a promotion. The promotion is valid until **31.10.2021**.

<sup>27</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2021**. The normal fee is 0,8% min. 10 000 HUF max. 100 000 HUF.

<sup>28</sup> 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 amount above 150 HUF 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.

<sup>29</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2021**. The normal fee is 0,65% min. 10 000 HUF max. 100 000 HUF.

