

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – FEES OF OTHER SERVICES



Effective from: **1st of November 2021 (2103) Disclosed on 31st of August 2021**

Changes are marked in red by the Bank.

Amendment published on 31.08.2021 and effective on 01.11.2021: Extension of special offer rates until 30.04.2022.

Amendment announced on 31.08.2021 and effective on 01.11.2021: The Bank will terminate the receipt of Travellers Cheques for collection, purchase and credit as of 01.11.2021.

I. CHEQUE TRANSACTIONS

Cheques for collection *	
Cheques for collection *	HUF 1000, - /cheque + foreign bank charges
Guaranteed own cheque of UniCredit Bank Hungary Zrt*	
Fee of guaranteed FCY cheque	0,15%, min. EUR 12,-/cheque
Non-guaranteed own cheque of UniCredit Bank Hungary Zrt*	
Fee of cheque form	HUF 100/cheque
Cashing of cheque	0,15%, min. EUR 12,-/cheque
Cheque drawn on UniCredit Bank Hungary Zrt. cash out / in different currency credit of an account kept in different currency	Free of charges ¹
cash out / in the same currency credit of an account kept in the same currency	according to the type of collection

*Marked services will be provided by the Bank from the 13th of July 2018 in case of those private customers who have Private Banking client status.

Acceptance of bank cheque for collection, purchase or credit on the account can be refused by the Bank without any reason.

The Bank cannot accept cheques which are endorsed to another payee and is payable in USD, since these types of cheques are not accepted by other foreign banks. Name and address of the drawer/payer is mandatory in most cases.

II. OTHERS

Bank information	HUF 4.500,-
BAR inquiry fee	Free of charges ²
SWIFT copy	HUF 1.000,-
Fax fees	
Domestic	HUF 400.-/ page + VAT
Europe	HUF 700.-/ page + VAT
Overseas	HUF 1.000.-/ page + VAT
Custody account	
Custody account opening	HUF 15.000,-
DCC (Dynamic Currency Conversion) service	
Conversion fee ³	4%
Inducement of a prompt collection order	
Electronic collection without attached documents	HUF 300,-/piece
Paper based collection without attached documents	HUF 300,-/piece
Collection with attached documents	HUF 2.500,-/piece
Fulfilment of prompt collection order in HUF and FCY	
The order is received in paper form	Commission according to the chosen bank accounts on in-bank and bank-to-bank payment orders by not original bank form
The order is received via electronic channels	Commission according to the chosen bank accounts according to the channel and direction of the order

OTHER FEES BY HUF AND FCY ACCOUNTS

Account statement kept in the Bank	HUF 500 /statement ⁴
Cover confirmation (If cover is pledged)	0,1%/ month min. HUF 1000.-/ month
Account balance confirmation and other confirmation fees concerning account-keeping	HUF 900.-/ piece ⁴
Replacement of account statement	HUF 450.-/ piece ⁴

Account fees in relation to mortgage loans

Designation of the Account		Cover account
Monthly account-handling fee		free of charge ⁵
Debit transfers in HUF		
Commission on in-bank payment orders for loan redemption	by original form, by not original bank form or by special processing	Free of charge
Commission on bank-to-bank payment orders for loan redemption	by original form, by not original bank form or by special processing	0,50%, min HUF 1 500
Commission on in-bank payment orders not for loan redemption	by original bank form	0,325%, max HUF 4 000
Commission on bank-to-bank payment orders not for loan redemption	by original bank form	0,350%, min HUF 450

Other type of debit activity shall not be executed from cover account. The conditions are valid for Mortgage Loan contracts signed after 01.08.2013. In case of Stabil Kamat Mortgage Loan, the above listed account and transfer fees are not charged. Transfer of home subsidy is free of charge. In case of Consumer Friendly Mortgage Loan, the above listed account and transfer fees are not charge.

Account fees in relation to „Patika” loans

Designation of the Account		Cover account
Monthly account-handling fee		free of charge ⁶
Debit transfers in HUF		
Commission on in-bank payment orders for the purchase of store	by original form, by not original bank form or by special processing	0,30%, max. HUF 6 000
Commission on bank-to-bank payment orders for the purchase of store	by original form, by not original bank form or by special processing	0,30%, max. HUF 6 000

Other type of debit activity shall not be executed from cover account. The conditions are valid for „Patika” Loan contracts signed after 21.09.2016.

Loan Account package fees

Monthly account-handling fee	free of charge
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charges
Cash in – to the credit of the account	
In the currency of the account	free of charges
UniCredit eBanking monthly service fee for accounts requested and opened until 15.12.2020	Electronic Services Fees according to the list of conditions
UniCredit eBanking monthly service fee for Loan accounts requested and opened from 16.12.2020	0 HUF

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.

Special Loan Rate	
It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise):	
In case of HUF accounts:	the current account interest + a 6% late charge
In case of FCY accounts	1 month LIBOR + 10 %

For Loan Account fees not specified above the fees applicable to the account packages Privat included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Loan Account packages available only for retail mortgage, personal loan, overdraft and other retail loan products

III. SAFE SERVICE

According to List of Conditions for Safe Service

IV. TEMPORARY SUSPENSION OF THE PAYMENT OBLIGATION

If the balance on the Customer's account remains negative for a period of over 60 days (i.e. the debt on the account is not covered by the account balance) or the amount of the debt reaches HUF 10,000 the type of the bank account will be modified, which will not impose a payment obligation on the Customer regarding an additional closing fee or any other type of fee related to the use of the bank account for the period between the day of modifying the account type and the day of settling the entire debt on the account. The temporary suspension of the payment obligation does not affect the Customer's obligation to pay back the unpaid debts that have become due on the bank account before the day of modifying the account type, nor the legal consequences thereof. If the bank account debt is settled, the Customer will be obliged to pay the fees, becoming due after the settlement in relation to the use of the bank account, included in the current List of Conditions. The Bank examines the indebted bank accounts and modifications to the account types once a month. The fees that are currently waived by the Bank are part of a promotion. The promotion is valid until **30.04.2022**.

This addendum is inseparable part of the List of Conditions for Private Customers.

¹ Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until **30.04.2022**.

² From 11 October 2011

³ The DCC service provided in the A Banks ATM network the conversion rate is the conversion rate of MasterCards daily rate plus the conversion fee.

⁴ 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 **30.04.2022**.

⁵ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until **30.04.2022**.

⁶ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát Plusz account package, which will not be charged by the Bank as a special offer. This action is valid until **30.04.2022**.