

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



PREVIOUS NAME OF THE ANNOUNCEMENT: LIST OF CONDITIONS AND ANNOUNCEMENT FOR TOP AFFLUENT CUSTOMERS2)

**Effective from: 1<sup>st</sup> November 2021 (2103) • Disclosed: 31<sup>st</sup> August 2021**  
**In a consolidated structure with the modifications announced in the List of Conditions on July 30 2021 (No. 2102)**

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 account. 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.

The amendment announced in this List of Conditions on 30<sup>th</sup> of July 2021 and to be published on the 01<sup>st</sup> of October 2021 is the following: extension of the free SMS servicing promotion.

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

Amendment published on 31.08.2021 and effective on 01.11.2021: The commission for debit card purchases will be free of charge.

**THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.**

**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.**

**THE FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.**

The conditions of securities distribution for Top Affluent customers can be found from the 17<sup>th</sup> of June 2013 on in the valid 'List of Conditions for Top Affluent Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders'.

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



Conditions for Top Affluent Customers.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers, in-bank EUR transfers, EUR transfers within EEA and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in related to securities trading, along with the pro rata temporis portion of the deposit fee, will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while with regard to commitments, these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses, such as postal forwarding, courier services, telex, telegrams and phone charges, as well as SWIFT costs, potential duties and any other expenses, along with the commissions and costs charged by partner banks participating in the performance of the order, will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

|   |       |                  |
|---|-------|------------------|
| Sight deposits (HUF and foreign currency) |       | 0                |
| Fixed deposits:                           |       |                  |
| Currency                                  |       | Amount           |
| Forint                                    | (HUF) | <b>250,000</b>   |
| US dollar                                 | (USD) | <b>1,000</b>     |
| British pound                             | (GBP) | <b>1,500</b>     |
| Swiss franc                               | (CHF) | <b>3,000</b>     |
| Japanese yen                              | (JPY) | <b>5,000,000</b> |
| Swedish crown                             | (SEK) | <b>250,000</b>   |
| Euro                                      | (EUR) | <b>1,000</b>     |

The shortest term for deposits: 1 month

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. 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.
8. In this List of Conditions the name "Home Banking" means Spectra, Spectra Light and Multicash electronic banking services.
9. 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, the costs of which 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.
10. As for the charges, fees, due date of fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



## INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT<sup>1</sup>

|   | Top Premium Banking account package<br><i>non-marketed from 17.06.2013</i> | Top Premium Banking Ikon Extra account package<br><i>non-marketed from 15.05.2015</i> |
|---|--|---|
| <b>Basic account package</b>  | Bónusz package   | Premium Banking Ikon package  |
| <b>Monthly account-handling fee</b>   | HUF 0 <sup>2</sup> /month/account  | HUF 0 <sup>3</sup> /month/account   |
| <b>Account opening and closing fee</b>  | HUF 0  | HUF 0   |
| <b>Credit entries to HUF accounts</b>   | Free of charge   | Free of charge  |
| <b>Direct Debit</b>   | 0,228 % min. HUF 55, max. HUF <sup>4</sup><br>6 850                        | Free of charge  |
| <b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>   | 0,228 % min. HUF 101, max.<br>HUF <sup>5</sup> 6 850                       | Free of charge  |
| <b>In-bank standing order of HUF transfer between customer's own accounts</b>   | Free of charge   | Free of charge  |
| <b>Issuer fee / Membership fee<sup>7</sup> for Mastercard Unembossed bankcard</b><br>(not available from 1st January 2021)  | HUF 2 752/ HUF 3 191 <sup>K2</sup>   | Free of charge <sup>6</sup> / HUF 3 191 <sup>K2</sup>                                 |
| <b>Issuer / Membership fee<sup>7</sup> for supplementary Mastercard Unembossed contactless bankcard</b><br>(not available from 1st January 2021)                                  | HUF 2 752/ HUF 3 191 <sup>K2</sup>   | Free of charge <sup>8</sup>   |
| <b>Issuer fee / Membership fee<sup>7</sup> for Mastercard Standard and Visa Classic<sup>K1</sup> bankcard</b><br>(Visa Classic not available from 1st January 2021)               | HUF 5 392 <sup>27</sup> / HUF 6 165 <sup>K2, 28</sup>                      | HUF 5 392 <sup>26</sup> / HUF 6 165 <sup>K2, 28</sup>                                 |
| <b>Issuer fee / Membership fee<sup>7</sup> for Mastercard Standard and Visa Classic<sup>K1</sup> supplementary bankcard</b><br>(Visa Classic not available from 1st January 2021) | HUF 5 392 / HUF 6 165 <sup>K2</sup>  | HUF 5 392 / HUF 6 165 <sup>K2</sup>   |
| <b>Issuer fee / Membership fee<sup>7</sup> of Mastercard Gold and VISA Gold<sup>K1</sup> bankcard</b><br>(Visa Gold not available from 1st January 2021)                          | Free of charge <sup>9</sup>  | Free of charge <sup>9</sup>   |
| <b>Issuer fee / Membership fee<sup>7</sup> of Mastercard Gold, and VISA Gold <sup>K1</sup> supplementary bankcard</b><br>(Visa Gold not available from 1st January 2021)          | HUF 19 819/ HUF 23 121 <sup>K2</sup>                                       | HUF 19 819 / HUF 23 121 <sup>K2</sup>   |

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



|   |  |   |   |
|---|--|---|---|
| <b>Issuer fee / Membership fee<sup>7</sup> of Premium Banking Embossed Mastercard bankcard</b><br>(not available from 1st January 2021)               |  | Free of charge / HUF 6 594 <sup>K2</sup>                        | Free of charge / HUF 6 594 <sup>K2</sup>                        |
| <b>Issuer fee / Membership fee<sup>7</sup> of Premium Banking Embossed Mastercard supplementary bankcard</b><br>(not available from 1st January 2021) |  | Free of charge / HUF 6 594 <sup>K2</sup>                        | Free of charge / HUF 6 594 <sup>K2</sup>                        |
| <b>Commission in-bank payment orders<sup>24</sup></b>   | <b>Transfer orders between the accounts of the same Client</b>         | Free of charge  | Free of charge  |
|   | <b>by SpectraNet Internet Banking</b>                                  | 0,228%, min. 42 HUF max. HUF 6 850 <sup>10</sup>                | Free of charge  |
|   | <b>by eBanking</b>   | 0,228%, min. 42 HUF max. HUF 6 850 <sup>10</sup>                | Free of charge  |
|   | <b>by UniCredit mBanking</b>   | 0,228%, min. 42 HUF max. HUF 6 850 <sup>10</sup>                | Free of charge  |
|   | <b>by Telephone Bank</b>   | 0,228%, min. HUF 224, max. HUF 6 850                            | Free of charge  |
|   | <b>by original bank form</b>   | 0,514%, min. HUF 923, max. HUF 18 268                           | 0,514%, min. HUF 809, max. HUF 18 268                           |
|   | <b>by not original bank form or by special processing<sup>11</sup></b> | 0,799%, min. HUF 1 710  | 0,799%, min. HUF 1 710  |
| <b>Commission on bank-to-bank payment orders<sup>24</sup></b>   | <b>by SpectraNet Internet Banking</b>                                  | 0,228%, min. 54 HUF max. HUF 6 850 <sup>12</sup>                | Free of charge  |
|   | <b>by eBanking</b>   | 0,228%, min. 54 HUF max. HUF 6 850 <sup>12</sup>                | Free of charge  |
|   | <b>by UniCredit mBanking</b>   | 0,228%, min. 54 HUF max. HUF 6 850 <sup>12</sup>                | Free of charge  |
|   | <b>by Telephone Bank</b>   | 0,228%, min. HUF 249, max. HUF 6 850                            | Free of charge  |
|   | <b>by original bank form</b>   | 0,657%, min. HUF 1 106, max. HUF 22 264                         | 0,657%, min. HUF 1 106, max. HUF 22 264                         |
|   | <b>by not original bank form or by special processing<sup>11</sup></b> | 0,799%, min. HUF 1 710  | 0,799%, min. HUF 1 710  |
|   | <b>EFER transfers</b>  | 0,307%, min. HUF 256, max. HUF 6 144                            | 0,307%, min. HUF 256, max. HUF 6 144                            |
|   | <b>VIBER transfers</b>   | 0,7%, min. HUF 10 000, max. HUF 100 000                         | 0,7%, min. HUF 10 000, max. HUF 100 000                         |
| <b>Cash out</b>   | <b>Cash out in HUF from HUF account</b>                                | 1,06%, min. HUF 1 139, max. HUF 22 264                          | 1,11%, min. HUF 1 139, max. HUF 22 835                          |
|   | <b>Cash out in FCY from HUF account</b>                                | 0,32%, max. HUF 6 850 (at buying and selling rates of exchange) | 0,32%, max. HUF 6 850 (at buying and selling rates of exchange) |

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



|   |   |                                   |                              |
|---|---|-----------------------------------|------------------------------|
| Cash withdrawal fee on UniCredit ATM in Hungary | <p><b>In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b></p> <p>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>    | 0,342%, min 238HUF                | Free of charge <sup>13</sup> |
|   | <p><b>On UniCredit ATM in Hungary using mCash service</b></p>   | 0,735%, min. 272 HUF              | Free of charge <sup>13</sup> |
|   | <p><b>In case of Premium Banking Embossed Mastercard cards</b></p> <p>(not available from 1st January 2021)</p>   | 0,113%, min. 111 HUF              | Free of charge <sup>13</sup> |
| Cash withdrawal fee on other ATM in Hungary     | <p><b>In case of or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b></p> <p>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p> | 0,764% + 535 HUF,<br>min. 717 HUF | Free of charge <sup>13</sup> |
|   | <p><b>In case of Premium Banking Embossed Mastercard cards</b></p> <p>(not available from 1st January 2021)</p>   | 0,457% + 454 HUF,<br>min. 512 HUF | Free of charge <sup>13</sup> |



# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



|  |   |  |                      |
|--|---|--|----------------------|
| Cash withdrawal fee on foreign UniCredit ATM | <p><b>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br/>(cash withdrawal was initiated outside EEA)<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>   | <p>1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge<sup>22</sup></p> <p>2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. 1,484% + 3,419 EUR</p> |                      |
|  | <p><b>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br/>(cash withdrawal was initiated inside the EEA)<br/>Condition is effective from 10th December 2019<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p> | 0,342%, min 238 HUF  | 0,342%, min 238 HUF  |
|  | <p><b>In case of Premium Banking Embossed Mastercard cards</b><br/>(cash withdrawal was initiated outside EEA)<br/>(not available from 1st January 2021)</p>  | <p>1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge<sup>22</sup></p> <p>2., For transactions made from 01.09.2014., 1,142% + 3,699 EUR</p>  |                      |
|  | <p><b>In case of Premium Banking Embossed Mastercard cards</b><br/>(cash withdrawal was initiated inside the EEA)<br/>Condition is effective from 10th December 2019<br/>(not available from 1st January 2021)</p>  | 0,113%, min. 111 HUF   | 0,113%, min. 111 HUF |
| Cash withdrawal                              | <b>In case of</b>   | 1,541% + 4,785 EUR   | 1,541% + 4,785 EUR   |

# List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



|   |   |   |
|---|---|---|
| <p><b>Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA)</b><br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>  |   |   |
| <p><b>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br/>(cash withdrawal was initiated inside the EEA)<br/>Condition is effective from 10th December 2019<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p> | <p>0,764% + 535 HUF,<br/>min. 717 HUF</p> | <p>0,764% + 535 HUF,<br/>min. 717 HUF</p> |
| <p><b>In case of Premium Banking Embossed Mastercard cards</b><br/><br/>(cash withdrawal was initiated outside EEA)<br/>(not available from 1st January 2021)</p>   | <p>1,142% + 3,699 EUR</p>                 | <p>1,142% + 3,699 EUR</p>                 |
| <p><b>In case of Premium Banking Embossed Mastercard cards</b><br/><br/>(cash withdrawal was initiated inside the EEA)<br/>Condition is effective from 10th December 2019<br/>(not available from 1st January 2021)</p>   | <p>0,457% + 454 HUF,<br/>min. 512 HUF</p> | <p>0,457% + 454 HUF,<br/>min. 512 HUF</p> |

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|   |   |                                      |                                      |
|---|---|--------------------------------------|--------------------------------------|
| Cash withdrawal fee in bank branches in Hungary (in post offices as well) | <p><b>In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, contactless and VISA Gold cards</b><br/>(cash withdrawal was initiated outside EEA)<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>   | 0,696% + 466 HUF,<br>min 809 HUF     | 0,696% + 466 HUF,<br>min 809 HUF     |
|   | <p><b>In case of Premium Banking Embossed Mastercard cards</b><br/>(not available from 1st January 2021)</p>  | 0,398% + 398 HUF,<br>minimum 591 HUF | 0,398% + 398 HUF,<br>minimum 591 HUF |
| Cash withdrawal fee in bank branches abroad                               | <p><b>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br/>(cash withdrawal was initiated outside EEA)<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>   | 1,541% + 6,57 EUR                    | 1,541% + 6,57 EUR                    |
|   | <p><b>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br/>(cash withdrawal was initiated inside the EEA)<br/>Condition is effective from 10th December 2019<br/>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p> | 0,696% + 466 HUF,<br>min 809 HUF     | 0,696% + 466 HUF,<br>min 809 HUF     |



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|  |  |                                      |                                      |
|--|--|--------------------------------------|--------------------------------------|
|  | <b>In case of Premium Banking Embossed Mastercard cards</b><br>(cash withdrawal was initiated outside EEA)<br>(not available from 1st January 2021)  | 1,142% + 5,699 EUR                   | 1,142% + 5,699 EUR                   |
|  | <b>In case of Premium Banking Embossed Mastercard cards</b><br>(cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019<br>(not available from 1st January 2021)                             | 0,398% + 398 HUF,<br>minimum 591 HUF | 0,398% + 398 HUF,<br>minimum 591 HUF |
| Purchase commission  | <b>In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards</b><br>(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)                      | Free of Charge                       |                                      |
|  | <b>In case of Premium Banking Embossed Mastercard cards</b><br>(not available from 1st January 2021)   | Free of charge                       |                                      |
| <b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation</b><br><small>21</small> | 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 21) |                                      |                                      |
| <b>Cash deposit fee on UniCredit ATM in Hungary</b> <sup>K3</sup>  | Free of charge (Method of fee calculation: the normal fee is 0,2%, which will be not charged by the Bank during the promotion period. The promotion period is valid until <b>30.04.2022</b> )  |                                      |                                      |
| <b>SMS Notification of debits to the bank account</b>  | According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS   | Free of charge <sup>14</sup>         |                                      |
| <b>SMS Notification of credits to the bank account</b>   | According to the effective Electronic Banking List of  | Free of charge <sup>14</sup>         |                                      |

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|  |  |                              |
|--|--|------------------------------|
|  | Conditions- for Private Clients 36 HUF/SMS   |                              |
| <b>SMS Notification of successful, unsuccessful and canceled cash withdrawal or purchase with a debit card</b> | According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS | Free of charge <sup>14</sup> |

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

|   |   | <b>Top Premium Banking account package</b><br><i><u>non-marketed from 17.06.2013</u></i> | <b>Top Premium Banking Ikon Extra account package</b><br><i><u>non-marketed from 15.05.2015</u></i> |
|---|---|--|---|
| <b>In-bank EURO payment orders</b> <sup>24</sup>      | <b>by mBanking</b>                        | 0,228%, min. 42 HUF, max. 6 850 HUF <sup>10</sup>  | Free of charge  |
|   | <b>by eBanking</b>                        | 0,228%, min. 42 HUF, max. 6 850 HUF <sup>10</sup>  | Free of charge  |
|   | <b>by Telephone Bank</b>                  | 0,228%, min. 224 HUF, max. 6 850 HUF   | Free of charge  |
|   | <b>by original bank form</b>              | 0,514%, min. 923 HUF, max. 18 268 HUF  | 0,514%, min. 809 HUF, max. 18 268 HUF   |
|   | <b>by non-original form</b> <sup>11</sup> | 0,799%, min. 1 710 HUF   | 0,799%, min. 1 710 HUF  |
| <b>Bank-to-bank SEPA payment orders</b> <sup>24</sup> | <b>by mBanking</b>                        | 0,228%, min. 54 HUF, max. 6 850 HUF <sup>12</sup>  | Free of charge  |
|   | <b>by eBanking</b>                        | 0,228%, min. 54 HUF, max. 6 850 HUF <sup>12</sup>  | Free of charge  |
|   | <b>by Telephone Bank</b>                  | 0,228% min. 249, max. 6 850 HUF  | Free of charge  |
|   | <b>by original bank form</b>              | 0,657% min. 1 106 HUF, max. 22 264 HUF   | 0,657%, min. 1 106 HUF, max. 22 264 HUF   |
|   | <b>by non-original form</b> <sup>11</sup> | 0,799%, min. 1 710 HUF   | 0,799%, min. 1 710 HUF  |
|   | <b>urgent EUR payment orders</b>          | 0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>25</sup>                                    | 0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>25</sup>   |
| <b>Bank-to-bank and in-bank EURO Standing Orders</b>  |   | 0,228 % min. 101 HUF, max. 6 850 HUF <sup>5</sup>  | Free of charge  |

The charges and fees of following services have the same price for all the packages listed in current List of Conditions

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| Services   | Charges  |
|--|--|
| <b>Change of Account packages</b>  |  |
| to an account with higher handling fee   | Free of charge <sup>15</sup> (Normal fee: 3 000 HUF)               |
| to an account with lower handling fee  | 3 000 HUF  |
| Postal charges (charged for each statement and other postal consignments to the Customer)  | Sending monthly 1 statement free of charges <sup>16</sup>          |
| Fee for statements held at the branch  | HUF 500/statement <sup>17</sup>                                    |
| Replacement bank statements  | HUF 450 each <sup>17</sup>   |
| Account balance verification and other verification fees related to account management   | HUF 900 each. <sup>17</sup>  |
| Coverage verification (based on pledging)  | 0.1% per month<br>min. HUF 1,000 /month                            |
| <b>Credit entries (HUF)</b>  |  |
| Credit entries to HUF accounts   | Free of charges  |
| Credit entries to HUF accounts in giro cheque  | according to the current conditions of the Hungarian Post          |
| FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>26</sup> ) <sup>18</sup>            | 500 HUF /item  |
| <b>Debit items (HUF)</b>   |  |
| Postal payment order by paper form   | Relevant conditions of the Hungarian Post+ HUF 50,- /payment order |
| Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking  | Relevant conditions of the Hungarian Post+ HUF 50,- /payment order |
| <b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)</b>   |  |
| <b>Commission on bank-to-bank payment orders<sup>23, 24</sup></b>  |  |
| by eBanking and Telephone Bank   | 0,39%, min. 5,68 EUR   |
| by original bank form  | 0,5%, min. 11,39 EUR   |
| by not original bank form or by special processing <sup>11</sup>   | 0,55%, min. 17,1 EUR   |
| <b>Commission on in-bank payment orders<sup>24</sup></b>   |  |
| by eBanking and Telephone Bank   | 0,33%, min. 5,68 EUR   |
| by original bank form  | 0,44%, min. 11,39 EUR  |
| by not original bank form or by special processing <sup>11</sup>   | 0,5%, min. 17,1 EUR  |
| Bank-to-bank Standing Orders   | 0,39%, min. 5,68 EUR   |
| In-bank Standing Orders  | 0,33%, min. 5,68 EUR   |
| Transfer orders with missing data/errors <sup>19</sup>   | 8,-EUR <sup>20</sup>   |
| 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 <sup>17</sup>   |

\* From 15 July 2015, the bank will discontinue the sale of retail Maestro debit bank cards.

After this date, a new retail Maestro debit card cannot be applied for, nor will the bank issue it as a replacement or renewed card.

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Starting with Maestro type bank cards expiring in the month of July 2015, Maestro cards will be renewed for MasterCard Unembossed PayPass between July 2015 and August 2016. Renewal of Maestro bank cards with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. expiring cards will be renewed and so on every month until August 2016).

If a MasterCard Unembossed PayPass card is issued instead of a Maestro card as a renewed card as described above, the type of bank card in the customer's bank card contract will change to a MasterCard Unembossed PayPass card as of the date of issue. A pre-renewed Maestro credit card will be closed at the end of the 2nd month following the (pre-) expiration month. During the renewal, the membership fee of the Maestro bank card will be charged according to the provisions of this List of Conditions, the issuance fee of the bank card affecting the Unembossed MasterCard PayPass will not be charged. After 15 July 2015, the bank will issue an Unembossed Paypass bank card in case of a replacement card request following the ban of the Maestro bank card.

After 15 July 2015, the Bank will issue MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard cards with PayPass function, so the name of these cards will change to MasterCard Standard PayPass card, MasterCard Gold PayPass card and Premium Banking Embossed MasterCard PayPass card.

Starting with the bank cards of the above types expiring in the 7th month of 2015, the cards listed above will be renewed for the same type of touch bank card between July 2015 and August 2016. Renewal of credit cards listed above with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. cards that expire in the month will be renewed, and so on every month until August 2016).

The pre-renewed bank cards listed above will be closed by the end of the 2nd month following the (pre-) expiration month. On 15 July 2015, the Bank will issue the same type of touch card with the Paypass touch function in the case of a replacement card received in the case of the bank cards listed above or a replacement card after the ban.

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.

1 For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.

2 The charge indicated above is a special offer by 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**.

3 The normal monthly account handling fee of Top Premium Banking Ikon Extra account package is 5 708 HUF. It is debited on the account every month. The handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (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). The promotion is valid until **30.04.2022**.

4 The normal fee  $f$  is 0,228%, min HUF 55, max HUF 6 850, which will not be charged by the Bank as a special offer. This action was valid until 1<sup>st</sup> June 2015.

5 The normal fee is 0,228% min. HUF 101, max. HUF 6 850, which will not be charged by the Bank as a special offer. This action was valid until 1<sup>st</sup> June 2015.

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6 The normal issuer fee of applied MasterCard PayPass primary bankcard is HUF 2 752, 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 **30.04.2022**.

7 Charged one time per year subsequently.

8 The normal issuer fee of applied MasterCard PayPass supplementary bankcard is HUF 2 752, the normal membership fee is HUF 3 191, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until **30.04.2022**.

9 The normal issuer fee of applied MasterCard Gold PayPass or Visa Gold primary bankcard is HUF 19 819, the normal membership fee is HUF 23 121, 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 **30.04.2022**.

10 The normal fee is 0,224%, min. 169 HUF, max. 6850 HUF. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until **30.04.2022**.

11 In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received aHUFer 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 0,228%, min. 249 HUF, max. 6850 HUF. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until **30.04.2022**.

13 The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,342%, min 238HUF in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 0,113% min. 111 HUF in case of using Premium Banking Embossed MasterCard PayPass 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 PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 0,457% + 454 HUF, minimum 512 HUF in case of using Premium Banking Embossed MasterCard PayPass bankcard.

14 The above fee is charged by the Bank as Promotion. **The promotion is valid until 31.12.2021**. The normal fee is as indicated in Electronic Banking List of Conditions for Private Clients.

15 The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**.

16 The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

17 Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but a minimum of 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**.

18 In the case of incoming foreign currency transfers, the interbank conditions apply to the costs assumed by the payer.

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

20 Calculation of charges: 0.01% of the sum of the transactions but a minimum of 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**.

21 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



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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.

22 The normal fee is according to 2nd point, that will be not applied for the transactions within the named period by Bank as promotion.

23 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.

24 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).

25 The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**. The normal fee is 0,65% min. 10 000 HUF max. 100 000 HUF.

26 The settlement of an item arriving in foreign currency is HUF 0 as a special offer in the case of EURO arriving from within an EEA member state, the normal fee is HUF 500 per item. The promotion is valid until revoked or until **30.04.2022** at the latest.

27 In case of applying for a Mastercard Standard main card within the framework of the promotion, the Bank will not charge the issuer fee. The promotion is valid for cards requested until 30th April 2021.

28 In case of applying for a Mastercard Standard main card within the framework of the promotion, the Bank will not charge the first annual membership fee. The promotion is valid for cards requested until 30th April 2021.

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 **30.04.2022**.

K3 Service is available on appropriate UniCredit ATM's