

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



**Effective from: 01<sup>st</sup> November 2021 (2105) • Disclosed on the 31<sup>st</sup> August 2021**

In a consolidated structure with the modifications announced in the List of Conditions on 30<sup>th</sup> of July (No. 2104)

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 with 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.



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1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15<sup>th</sup> day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract.

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- Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
- Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
- At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
- Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

- UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
- 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.

## These addendums are inseparable parts of the List of Conditions for Private Customers:

- addendum: Announcement on the Execution Order of Transaction and Time Deposits
- addendum: Fees of Other Services
- addendum: Debit Bankcard – List of Conditions for Private clients
- addendum: Electronic Banking – List of Conditions for Private customers of the Bank
- addendum: List of Conditions for Private Customer of the Bank – not available account packages
- addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
- addendum: Conditions for postal services

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE MOBIL AKTÍV AND IKON ACCOUNTS		
	Mobil Aktív not available from 05.09.2020. 255 HUF/ month/ account <sup>1</sup>	Ikoni not available from 05.09.2020. 0 HUF / month <sup>K13</sup> / account <sup>2</sup>
Monthly account-handling fee	255 HUF/ month/ account <sup>1</sup>	0 HUF / month <sup>K13</sup> / account <sup>2</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges <sup>3</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF/ 3 632 HUF	2 752 HUF / 3 191 HUF <sup>K20</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	5 392 HUF <sup>A1</sup> / 7 156 HUF <sup>A2</sup>	Free of charges <sup>4</sup> / 6 165 Ft <sup>K20, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	5 392 HUF / 7 156 HUF	5 392 HUF / 6 165 HUF <sup>K20</sup>
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	19 819 HUF / 23 121 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	19 819 HUF / 23 121 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	Not applicable	According to the Bank Card List of Conditions – For Private Clients
VISA Gold bank card (not available from 1st January 2021)	Not applicable	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients

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UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		Mobil Aktiv	Ikon
	Direct debit	Free of charges	Free of charges
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	Free of charges
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,295%, min. 108 HUF, max. 6 543 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,295%, min. 173 HUF, max. 6 543 HUF	Free of charges
	by original bank form	0,568%, min. 860 HUF, max. 17 448 HUF	0,514%, min. 809 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,872%, min. 1 634 HUF	0,799%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,295%, min. 191 HUF, max. 6 543 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,295%, min. 196 HUF, max. 6 543 HUF	Free of charges
	by original bank form	0,704%, min. 1 036 HUF, max. 21 265 HUF	0,657%, min. 1 106 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,872%, min. 1 634 HUF	0,799%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,7%, min. 1 000 HUF, max. 100 000 HUF <sup>K21</sup>
	Cancellation fee of HUF domestic transfer order	5 000 HUF	Free of charges

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Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Mobil Aktiv	Ikön
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,295%, min. 108 HUF, max. 6 543 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,295%, min. 173 HUF, max. 6 543 HUF	Free of charges
	by original bank form	0,568%, min. 860 HUF, max. 17 448 HUF	0,514%, min. 809 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,872%, min. 1 634 HUF	0,799%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,295%, min. 191 HUF, max. 6 543 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,295%, min. 196 HUF, max. 6 543 HUF	Free of charges
	by original bank form	0,704%, min. 1 036 HUF, max. 21 265 HUF	0,657%, min. 1 106 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,872%, min. 1 634 HUF	0,799%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

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CASH OUT		
	Mobil Aktiv	Ikön
Cash out in HUF from HUF account	1,57% min 1 252 HUF, max. 54 527 HUF	1,11%, min. 1 139 HUF, max. 22 835 HUF
Cash out in FCY from HUF account	0,69%, max. 54 527 HUF (at buying and selling rates of exchange)	0,32%, max. 6 850 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,112%, min. 111 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,457 % + 454 HUF, minimum 512 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,827% + 3,419 EUR	1,484% + 3,419 EUR
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	0,735%, min 272 HUF	0,342%, min 238 HUF

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<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,881% + 4,785 EUR	1,541% + 4,785 EUR
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,222% + 615 HUF, minimum 820 HUF	0,764% + 535 HUF, minimum 717 HUF
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,038 % + 466 HUF, minimum 809 HUF	0,696% + 466 HUF, min. 809 HUF
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,881% + 6,57 EUR	1,541% + 6,57 EUR
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,038 % + 466 HUF, minimum 809 HUF	0,696% + 466 HUF, min. 809 HUF



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<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	<b>Free of charges</b>
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges <sup>K23</sup>
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges <sup>K23</sup>
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges <sup>K23</sup>
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day



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II. CONDITONS OF NON-MARKETED BÓNUSZ AND AKTÍV ACCOUNT PACKAGES		
	Bónusz not available from 01.08.2019	Aktív not available from 01.04.2020
Monthly account-handling fee	625 HUF / month / account <sup>5</sup>	625 HUF / month / account <sup>6</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	2 752 HUF / 3 632 HUF
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

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		Bónusz	Aktív
	Direct debit	0,309% min. 33 HUF, max. 6 850 HUF	Free of charges
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,309% min. 56 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,309%, min. 112 HUF, max. 6 850 HUF	0,309%, min. 112 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,309%, min. 112 HUF, max. 6 850 HUF	0,309%, min. 112 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 180 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,309%, min. 199 HUF, max. 6 850 HUF	0,309%, min. 199 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,309%, min. 199 HUF, max. 6 850 HUF	0,309%, min. 199 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 204 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 084 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Bónusz	Aktív
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,309%, min. 112 HUF, max. 6 850 HUF	0,309%, min. 112 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,309%, min. 112 HUF, max. 6 850 HUF	0,309%, min. 112 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 180 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,309%, min. 199 HUF, max. 6 850 HUF	0,309%, min. 199 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,309%, min. 199 HUF, max. 6 850 HUF	0,309%, min. 199 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 204 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 084 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,309% min. 56 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

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CASH OUT		
	Bónusz	Aktív
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

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<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>K7</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 K7)
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Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

III. CONDITIONS OF NON-MARKETED PRIVÁT PLUSZ AND FIX ACCOUNT PACKAGES		
	Privát Plusz not available from 01.08.2019	Fix not available from 01.08.2019
Monthly account-handling fee	853 HUF / month <sup>K12, K13</sup> / account <sup>K14</sup>	1 133 HUF / month <sup>K13</sup> / account <sup>K19</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges <sup>7</sup>



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Privát Plusz	Fix
	Direct debit	0,309% min. 15 HUF, max. 6 850 HUF	0,571%
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,309% min. 56 HUF, max. 6 850 HUF	0,571%
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,342%, min. 137 HUF, max. 7 877 HUF	0,571%
	by UniCredit mBanking	0,342%, min. 137 HUF, max. 7 877 HUF	0,571%
	by Telephone Banking	0,342%, min. 211 HUF, max. 7 877 HUF	0,571%
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,571%
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 256 HUF, max. 7 877 HUF	0,571%
	by UniCredit mBanking	0,342%, min. 256 HUF, max. 7 877 HUF	0,571%
	by Telephone Banking	0,497%, min. 239 HUF, max. 16 766 HUF	0,571%
	by original bank form	0,737%, min. 855 HUF, max. 26 831 HUF	0,571%
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
	Privát Plusz	Fix
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 137 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342%, min. 137 HUF, max. 7 877 HUF
	by Telephone Banking	0,342%, min. 211 HUF, max. 7 877 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 256 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342%, min. 256 HUF, max. 7 877 HUF
	by Telephone Banking	0,497%, min. 239 HUF, max. 16 766 HUF
	by original bank form	0,737%, min. 855 HUF, max. 26 831 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders	0,309% min. 56 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>	8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Privát Plusz	Fix
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,571% <sup>K18</sup>
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,179% + 592 HUF min. 791 HUF	0,571% <sup>K18</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>K7</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 K7)
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Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

IV. CONDITIONS OF NON-MARKETED TRIPLA AND SUPERIOR GOLD ACCOUNT PACKAGES		
	Tripla not available from 01.08.2019	Superior Gold not available from 01.08.2019
Monthly account-handling fee	In the first 12 months 0 HUF / month / account From 13th month 1 712 HUFHUF / month / account <sup>8, K19</sup>	0 HUF / month / account <sup>9</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	Free of charges <sup>K20</sup> / Free of charges <sup>K20</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	0 HUF
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	50 % discount according to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Tripla	Superior Gold
	Direct debit	Monthly the first 3 transaction is free of charges <sup>10</sup>	0,309%, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	Monthly the first 3 transaction is free of charges <sup>K31</sup>	0,309%, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,309%, max. 6 850 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,309%, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 202 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,309%, max. 6 850 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,309%, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 226 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Tripla	Superior Gold
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,309%, max. 6 850 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,309%, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 202 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,309%, max. 6 850 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,309%, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 226 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		Monthly the first 3 transaction is free of charges <sup>K31</sup>	0,309%, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Tripla	Superior Gold
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	Monthly the first 2 transaction is free of charges <sup>11</sup>	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service		0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	Monthly the first transaction is free of charges <sup>12</sup>	1,222% + 615 HUF, minimum 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

V. CONDITIONS OF NON-MARKETED OTTHON AND PRAKTIKUS ACCOUNT PACKAGES		
	<b>Otthon</b> <b>not available from 01.11.2015.</b>	<b>Praktikus</b> <b>not available from 01.11.2015.</b>
<b>Monthly account-handling fee</b>	625 HUF / month / account <sup>t13, K19</sup>	625 HUF / month / account <sup>t14, K19</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	2 752 HUF / 3 632 HUF
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Otthon	Praktikus
	Direct debit	0,342%, min. 55 HUF, max. 6 850 HUF	0,309% min. 33 HUF, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,342%, min. 100 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,342%, min. 65 HUF, max. 6 850 HUF <sup>15</sup>	0,309%, min. 112 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,342%, min. 65 HUF, max. 6 850 HUF <sup>16</sup>	0,309%, min. 112 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 180 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 77 HUF, max. 6 850 HUF <sup>17</sup>	0,309%, min. 199 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,342%, min. 77 HUF, max. 6 850 HUF <sup>18</sup>	0,309%, min. 199 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 204 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 084 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Otthon	Praktikus
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 65 HUF, max. 6 850 HUF <sup>19</sup>	0,309%, min. 112 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,342%, min. 65 HUF, max. 6 850 HUF <sup>20</sup>	0,309%, min. 112 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 180 HUF, max. 6 850 HUF	0,309%, min. 180 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 900 HUF, max. 18 268 HUF	0,594%, min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,342%, min. 77 HUF, max. 6 850 HUF <sup>21</sup>	0,309%, min. 199 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,342%, min. 77 HUF, max. 6 850 HUF <sup>22</sup>	0,309%, min. 199 HUF, max. 6 850 HUF
	by Telephone Banking	0,309%, min. 204 HUF, max. 6 850 HUF	0,309%, min. 204 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 084 HUF, max. 22 264 HUF	0,737%, min. 1 084 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,342%, min. 100 HUF max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Otthon	Praktikus
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>Notifications on direct debit authorizations received</b>	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VI. CONDITIONS OF NON-MARKETED PÁR-HOZAM AND HASZONKOKTÉL ACCOUNT PACKAGES		
	Pár-hozam not available from 01.11.2015.	Haszonkóktél not available from 01.11.2015.
Monthly account-handling fee	220 HUF / month <sup>K12, K13</sup> / account <sup>K24</sup>	0 HUF / month <sup>23, K13</sup> / account <sup>K25</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges <sup>K26</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges <sup>24</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Pár-hozam	Haszonkocktél
	Direct debit	0,309% min. 33 HUF, max. 6 850 HUF	0,399% min. 32 HUF, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,309% min. 79 HUF, max. 6 850 HUF	0,399% min. 32 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,301%, min. 143 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by UniCredit mBanking	0,301%, min. 143 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by Telephone Banking	0,301%, min. 198 HUF, max. 6 689 HUF	0,399%, min. 32 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,628%, min. 809 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,301%, min. 226 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by UniCredit mBanking	0,301%, min. 226 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by Telephone Banking	0,433%, min. 221 HUF, max. 14 495 HUF	0,399%, min. 55 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 855 HUF, max. 26 831 HUF	0,770%, min. 1 106 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Pár-hozam	Haszonkóktél
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,301%, min. 143 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by UniCredit mBanking	0,301%, min. 143 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by Telephone Banking	0,301%, min. 198 HUF, max. 6 689 HUF	0,399%, min. 32 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,628%, min. 809 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,301%, min. 226 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by UniCredit mBanking	0,301%, min. 226 HUF, max. 6 689 HUF	0,399%, max. 6 850 HUF
	by Telephone Banking	0,433%, min. 221 HUF, max. 14 495 HUF	0,399%, min. 55 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 855 HUF, max. 26 831 HUF	0,770%, min. 1 106 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,309% min. 79 HUF, max. 6 850 HUF	0,399% min. 32 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Pár-hozam	Haszonkóktél
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,719%, min. 265 HUF	0,735%, min. 272 HUF first two withdrawal/month are free of charges <sup>25, 26</sup>
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,193% + 600 HUF, min. 802 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>K7</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 K7)
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Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VII. CONDITIONS OF NON-MARKETED BEUGRÓ AND NONSTOP+ ACCOUNT PACKAGES		
	Beugró not available from 15.05.2015.	Nonstop+ not available from 15.05.2015.
Monthly account-handling fee	1 024 HUF / month <sup>K12, K13</sup> / account	1 481 HUF / month <sup>K13</sup> / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges <sup>K26</sup>	Free of charges <sup>K26</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 Ft / 3 632 Ft	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	5 392 HUF <sup>A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Beugró	Nonstop+
	Direct debit	0,481% min. 33 HUF, max. 6 850 HUF	0,366% min. 15 HUF, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,481% min. 79 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,481% min. 135 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,481% min. 135 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
	by Telephone Banking	0,481% min. 146 HUF, max. 6 850 HUF	0,366% min. 0 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,594%, min. 787 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 44 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 44 HUF, max. 6 850 HUF
	by Telephone Banking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 55 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Beugró	Nonstop+
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,481% min. 135 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,481% min. 135 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
	by Telephone Banking	0,481% min. 146 HUF, max. 6 850 HUF	0,366% min. 0 HUF, max. 6 850 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,594%, min. 787 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 44 HUF, max. 6 850 HUF
	by UniCredit mBanking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 44 HUF, max. 6 850 HUF
	by Telephone Banking	0,481% min. 226 HUF, max. 6 850 HUF	0,366% min. 55 HUF, max. 6 850 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,481% min. 79 HUF, max. 6 850 HUF	0,366% min. 10 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Beugró	Nonstop+
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,735%, min. 272 HUF first withdrawal/month are free of charges <sup>27, 28</sup>
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on credit transactions on the current account</b>	Free of charges	Free of charges
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VIII. CONDITIONS OF NON-MARKETED PRÍMA AND PRIVÁT NULLA ACCOUNT PACKAGES		
	Príma not available from 15.05.2015.	Privát Nulla not available from 01.12.2013.
Monthly account-handling fee	1 137 HUF / month <sup>K12, K13</sup> / account	0 HUF / month / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges <sup>K26</sup>	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11, A1</sup> / According to the Bank Card List of Conditions – For Private Clients <sup>A2</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Príma	Privát Nulla
	Direct debit	0,481% min. 33 HUF, max. 6 850 HUF	0,309% min. 33 HUF, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,481% min. 79 HUF, max. 6 850 HUF	0,309% min. 135 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	0,8% min. 250 HUF, max. 11 000 HUF
	by UniCredit eBanking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by UniCredit mBanking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by Telephone Banking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,651%, min. 889 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by UniCredit mBanking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by Telephone Banking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,765%, min. 1 118 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Príma	Privát Nulla
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by UniCredit mBanking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by Telephone Banking	0,309% min. 33 HUF, max. 6 850 HUF	0,423% min. 202 HUF
	by original bank form	0,594%, min. 787 HUF, max. 18 268 HUF	0,651%, min. 889 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by UniCredit mBanking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by Telephone Banking	0,309% min. 55 HUF, max. 6 850 HUF	0,481% min. 261 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,765%, min. 1 118 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,481% min. 79 HUF, max. 6 850 HUF	0,309% min. 135 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Prima	Privát Nulla
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF first withdrawal / month are free of charges <sup>29, 30</sup>	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service		0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>K7</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 K7)
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Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on credit transactions on the current account	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

IX. CONDITIONS OF NON-MARKETED PRIVÁT AND ÉN ACCOUNT PACKAGES		
	Privát not available from 01.02.2013. 636 HUF / month <sup>K12, K13</sup> / account	ÉN not available from 01.02.2013. 830 HUF / month <sup>K12, K13</sup> / account <sup>31</sup>
Monthly account-handling fee	0 HUF	0 HUF
Account opening and closing fee	17 HUF	Free of charges
Booking entry fee	Postal or Electronic	Postal or Electronic
Default statement	0 HUF	0 HUF
Credit entries in HUF to HUF accounts	According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
witching among ÉN account discounts <sup>32</sup>	–	1 000 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Privát	Én
	Direct debit	0,309% min. 15 HUF, max. 6 850 HUF <sup>33</sup>	0,309% min. 33 HUF, max. 6 850 HUF <sup>K27</sup>
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,301% min. 110 HUF, max. 6 670 HUF <sup>34</sup>	0,301% min. 77 HUF, max. 6 670 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,400% min. 211 HUF	0,342%, min. 170 HUF, max. 7 877 HUF <sup>K27</sup>
	by UniCredit mBanking	0,400% min. 211 HUF	0,342%, min. 170 HUF, max. 7 877 HUF <sup>K27</sup>
	by Telephone Banking	0,400% min. 211 HUF	0,342%, min. 233 HUF, max. 7 877 HUF <sup>K27</sup>
	by original bank form	0,594%, min. 787 HUF	0,594%, min. 787 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,485% min. 239 HUF	0,342%, min. 267 HUF, max. 7 877 HUF <sup>K27</sup>
	by UniCredit mBanking	0,485% min. 239 HUF	0,342%, min. 267 HUF, max. 7 877 HUF <sup>K27</sup>
	by Telephone Banking	0,485% min. 239 HUF	0,497%, min. 261 HUF, max. 17 068 HUF <sup>K27</sup>
	by original bank form	0,734%, min. 855 HUF	0,737%, min. 855 HUF, max. 26 831 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Privát	Én
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,400% min. 211 HUF	0,342%, min. 170 HUF, max. 7 877 HUF <sup>K27</sup>
	by UniCredit mBanking	0,400% min. 211 HUF	0,342%, min. 170 HUF, max. 7 877 HUF <sup>K27</sup>
	by Telephone Banking	0,400% min. 211 HUF	0,342%, min. 233 HUF, max. 7 877 HUF <sup>K27</sup>
	by original bank form	0,594%, min. 787 HUF	0,594%, min. 787 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,485% min. 239 HUF	0,342%, min. 267 HUF, max. 7 877 HUF <sup>K27</sup>
	by UniCredit mBanking	0,485% min. 239 HUF	0,342%, min. 267 HUF, max. 7 877 HUF <sup>K27</sup>
	by Telephone Banking	0,485% min. 239 HUF	0,497%, min. 261 HUF, max. 17 068 HUF <sup>K27</sup>
	by original bank form	0,734%, min. 855 HUF	0,737%, min. 855 HUF, max. 26 831 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 Ft
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,309% min. 112 HUF, max. 6 850 HUF <sup>35</sup>	0,309% min. 135 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Privát	Én
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF <sup>K27</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Notifications on Payment account credits, debits, notifications on direct debit authorizations received, notifications on the actual debiting of debit card transactions on orders without sufficient coverage (on HUF accounts – in HUF currency)</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS <sup>K27</sup>
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

X. CONDITINS OF NON-MARKETED NONSTOP AND DUPLA ACCOUNT PACKAGES		
	Nonstop not available from 15.07.2011.	Dupla not available from 31.12.2008.
Monthly account-handling fee	1 105 HUF / month <sup>K12, K13</sup> / account <sup>36</sup>	0 HUF / month / account <sup>37</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	2 752 HUF / 3 632 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>	According to the Bank Card List of Conditions – For Private Clients <sup>A1, A2</sup>
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Nonstop	Dupla
	Direct debit	0,309% min. 15 HUF, max. 6 850 HUF	0,309% min. 15 HUF, max. 6 850 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,309% min. 56 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,342% min. 147 HUF, max. 7 877 HUF	0,342% min. 147 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342% min. 147 HUF, max. 7 877 HUF	0,342% min. 147 HUF, max. 7 877 HUF
	by Telephone Banking	0,342% min. 211 HUF, max. 7 877 HUF	0,342% min. 211 HUF, max. 7 877 HUF
	by original bank form	0,584% min. 900 HUF, max. 18 268 HUF	0,584% min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by Telephone Banking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	EFER transfers	0,307%, min. 256 HUF, max. 6 144 HUF	0,307%, min. 256 HUF, max. 6 144 HUF
	VIBER transfers	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>	0,8%, min. 1 000 HUF, max. 100 000 HUF <sup>K4</sup>
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Nonstop	Dupla
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,342% min. 147 HUF, max. 7 877 HUF	0,342% min. 147 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342% min. 147 HUF, max. 7 877 HUF	0,342% min. 147 HUF, max. 7 877 HUF
	by Telephone Banking	0,342% min. 211 HUF, max. 7 877 HUF	0,342% min. 211 HUF, max. 7 877 HUF
	by original bank form	0,584% min. 900 HUF, max. 18 268 HUF	0,584% min. 900 HUF, max. 18 268 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by UniCredit mBanking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by Telephone Banking	0,342% min. 154 HUF, max. 7 877 HUF	0,342% min. 154 HUF, max. 7 877 HUF
	by original bank form	0,737%, min. 1 072 HUF, max. 22 264 HUF	0,737%, min. 1 072 HUF, max. 22 264 HUF
	by non-original form <sup>K9</sup>	0,913%, min. 1 710 HUF	0,913%, min. 1 710 HUF
	Urgent EUR payment orders	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>	0,65%, min. 1 000 HUF, max. 100 000 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,309% min. 56 HUF, max. 6 850 HUF	0,309% min. 56 HUF, max. 6 850 HUF
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Nonstop	Dupla
Cash out in HUF from HUF account	1,64% min. 1 311 HUF, max. 57 089 HUF	1,64% min. 1 311 HUF, max. 57 089 HUF
Cash out in FCY from HUF account	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)	0,72%, max. 57 089 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary using mCash service	0,735%, min. 272 HUF	0,735%, min. 272 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,222% + 615 HUF, min. 820 HUF	1,222% + 615 HUF, min. 820 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

**XI. The charges and fees of these services have the same price for all the non marketed account packages listed in current List of Conditions.**

Secondary identifier assignment <sup>K15</sup> , modification <sup>K15</sup> , confirmation <sup>K16</sup> , deletion <sup>K17</sup>	
- in Branch	2 000 HUF
- by UniCredit eBanking or in Giro message and by mBanking	Free of charge until 30.04.2022 The normal fee is HUF 1 000. It is not charged by Bank during the promotion period. The promotion period is valid until revoke, but at least until 30.04.2022.

Services	Charges
<b>Change of Account packages</b>	
to an account with higher handling fee	1 000 HUF <sup>K28</sup> (Normal fee: 3 000HUF)
to a Partner account with higher handling fee	Free of charges <sup>K28</sup> (Normal fee: 3 000HUF)
to an account with lower handling fee	3 000HUF
to a Partner account with lower handling fee	Free of charges <sup>K28</sup> (Normal fee: 3 000HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>38</sup>
<b>Credit entries (HUF)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>39</sup> ) <sup>40</sup>	Privát, Privát Nulla, Beugró, Nonstop+, Príma, Nonstop, ÉN package, Privát Plusz, Bónusz, Superior Gold package 500 HUF/item 500 HUF/item <sup>41</sup>
<b>Debit items (HUF)</b>	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 50,-/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 50,-/payment order

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA , on HUF account)</b>			
Transfer orders with missing data/errors <sup>K10</sup>		8,-EUR <sup>K6</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>K6</sup>	
<b>Commission on bank-to-bank payment orders<sup>K3</sup></b>	<b>Privát Plusz, Bónusz, Aktív and other packages</b>	<b>Mobil Aktív package</b>	<b>IKON package</b>
by UniCredit eBanking and Telephone Bank	0,50%, min. 5,68 EUR	0,48%, min. 5,44 EUR	0,39%, min. 5,68 EUR
by original bank form	0,61%, min. 11,39 EUR	0,59%, min. 10,89 EUR	0,50%, min. 11,39 EUR
by not original bank form or by special processing <sup>K9</sup>	0,66%, min. 17,1 EUR	0,64%, min. 16,34 EUR	0,55%, min. 17,1 EUR
Bank-to-bank Standing Orders	0,50%, min. 5,68 EUR	0,48%, min. 5,44 EUR	0,39%, min. 5,68 EUR
<b>Commission on in-bank payment orders<sup>K3</sup></b>			
by UniCredit eBanking and Telephone Bank	0,44%, min. 5,68 EUR	0,43%, min. 5,44 EUR	0,33%, min. 5,68 EUR
by original bank form	0,55%, min. 11,39 EUR	0,53%, min. 10,89 EUR	0,44%, min. 11,39 EUR
by not original bank form or by special processing <sup>K9</sup>	0,61%, min. 17,1 EUR	0,59%, min. 16,34 EUR	0,50%, min. 17,1 EUR
In-bank Standing Orders	0,44%, min. 5,68 EUR	0,43%, min. 5,44 EUR	0,33%, min. 5,68 EUR

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.

K1: Charged one time per year subsequently.

K2: 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

K3: 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).

K4: The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**. The normal fee is 0,8% min. 10 000 HUF max. 100 000 HUF

K5: 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

K6: Calculation of charges: 0.01% of the transaction 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**.

K7: 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

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



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.

K8: 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

K9: 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.

K10: It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

K11: The normal fee is as indicated in addendum 3. The discounted fee will 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**.

K12: 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**.

K13: The basic account-handling fee is charged for each started month.

K14: The basic account-handling fee is charged for each started month. In case of active account management, the Clients having “Páros Plusz” mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.

K15: According to point of General Terms and Conditions III.1.51/B.1.

K16: According to point of General Terms and Conditions III.1.51/B.11.

K17: According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

K18: The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

K19: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

K20: 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 **30.04.2022**.

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K21: The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**. The normal fee is 0,7% min. 10 000 HUF max. 100 000 HUF

K22: The above fee is charged by the Bank as Promotion. The promotion is valid until **30.04.2022**. 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. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,342%, min 238 HUF in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,113 % min. HUF 111 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal on other ATM in Hungary is 0,764% + HUF 535, minimum HUF 717 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,457% + HUF 454, minimum HUF 512 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 HUF 272.

K23: The charge indicated above is a special offer of the Bank. **This promotion is valid until 31.12.2021**. The normal fee is as indicated in addendum 4.

K24: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Privát Plusz account package will be applied.

K25: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Nonstop+ account package will be applied.

K26: 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 **30.04.2022**.

K27: The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Mastercard Unembossed supplementary card free of card issuer and membership fees applied from 18.03.2013,
- In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.
- 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.
- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

K28: The charge indicated above is a special offer of the Bank. This promotion is valid until **30.04.2022**. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, Partner Aktív Top, and Partner Aktív Zéró accounts.

K29: Normal fee is 0,342%, minimum HUF 169, maximum HUF 6 850 , it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until **30.04.2022**.

K30: Normal fee is 0,342%, minimum HUF 249, maximum HUF 6 850 , it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until **30.04.2022**.

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K31: Normal fee is 0,342%, minimum HUF 101, maximum HUF 6 850 , it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until **30.04.2022**.

A1: Issuing fee of main Mastercard Standard card applied - as promotional offer – will not be charged. Promotion is valid in case of cards applied until 30th April 2021.

A2: 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 30th April 2021.

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<sup>1</sup> Normal account handling fee of Mobil Aktiv account package is 1 847 HUF / month / account. It is debited on the account every month. If during the given calendar month:

- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 821 HUF will be credited on the account in following month.
- minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1335 HUF will be credited on the account in following month.
- minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1591 HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktiv package 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.

<sup>2</sup> The normal monthly account handling fee of Ikon account is 4 566 HUF. It is debited on the account every month. 2 298 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million
- If in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000, the handling fee is fully credited on the following month as a promotion

All promotion is valid until **30.04.2022**. (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).



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<sup>3</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,1% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until **30.04.2022**.

<sup>4</sup> The normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 5 392 , 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**

<sup>5</sup> The normal account handling fee of Bónusz account is HUF 1 252 / month / account, of which HUF 627 will be credited if a HUF 75.000 credit is received from the transfer to the account in the relevant month. It is debited on the account every month. 611 HUF is credited on the account if minimum 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 by the Bank) Any part of the account handling fee is credited If the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, 627 HUF will not be credited on the account. The promotion is valid until **30.04.2022**.

<sup>6</sup> The normal account handling fee of Aktiv account is HUF 1 252 / month / account. It is debited on the account every month. 627 HUF is credited on the account if minimum 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 by the Bank) Any part of the account handling fee is credited If the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, 627 HUF will not be credited on the account. The promotion is valid until **30.04.2022**. 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 **30.04.2022**.

<sup>7</sup> Normal fee is 150 HUF / month which is not charged as a promotion. Promotion is valid until **30.04.2022**.

<sup>8</sup> The normal account handling fee of Partner Tripla Account Package is HUF 5 708 / month/account, which is to be debited on the client's account every month.

In the first 12 month (calculated from the date of account opening) the full amount of the account handling fee – HUF 5 708 - 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). The promotion is valid until **30.04.2022**.

In a 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 **30.04.2022**.

From the 13th month (calculated from the date of account opening) HUF 3 996 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). The promotion is valid until **30.04.2022**.

<sup>9</sup> The normal account handling fee of Superior Gold account is HUF 4 566/month/account. It is debited on the account every month. 4 566 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF 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 by the Bank),
- in case of New Client\*\*\*: minimum HUF 5 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances,
- in case of Existing Client\*\*\*\*: minimum HUF 10 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances.

\*\*\* New Client: The Bank considers as new customers those who did not have a bank account at the Bank on 01.05.2019 and during the previous one year.

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\*\*\*\* Existing Client: The Bank considers as existing customers those who have or had a bank account or any types of savings account at the Bank on 01.05.2019 or in the previous one year. The Bank considers the following products as savings account: Client Account, Long-term Investment Account, Retirement Savings Account, Stability Savings Account, Savings Account, Regular Savings Program.

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**.

In the promotional period, in case of new Client\*\*\*\* 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 **30.04.2022**.

<sup>10</sup> Normal fee is 0,342%, minimum HUF 55, maximum HUF 6 850, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until **30.04.2022**.

<sup>11</sup> The fee defined above is provided by the Bank as promotion. The promotion is valid until **30.04.2022**. 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. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,735%, min 272 HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold card. Fee is 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%, min 272 HUF.

<sup>12</sup> The fee defined above is provided by the Bank as promotion. The promotion is valid until **30.04.2022**. When determining the ATM transactions 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. The normal fee for cash withdrawal on other ATM in Hungary is 1,222% + 615 HUF, minimum 820 HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, MasterCard Gold and VISA Gold bankcards. Fee is 0,457% + 454 HUF, minimum 512 HUF in case of using Premium Banking Embossed MasterCard bankcard.

<sup>13</sup> The normal account handling fee of Otthon account is HUF 1 252/month/account. It is debited on the account every month. 627 HUF is credited on the account if minimum 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 by the Bank) If the credit conditions are not met, 627 HUF will not be credited on the account. The promotion is valid until **30.04.2022**.

<sup>14</sup> The normal account handling fee of Praktikus account is HUF 1 252/month/account. It is debited on the account every month. 627 HUF is credited on the account if minimum 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 by the Bank) If the credit conditions are not met, 627 HUF will not be credited on the account. The promotion is valid until **30.04.2022**.

<sup>15</sup> Normal fee is 0,342% min. 112 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>16</sup> Normal fee is 0,342% min. 112 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>17</sup> Normal fee is 0,342% min. 199 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>18</sup> Normal fee is 0,342% min. 199 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.



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<sup>19</sup> Normal fee is 0,342% min. 112 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>20</sup> Normal fee is 0,342% min. 112 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>21</sup> Normal fee is 0,342% min. 199 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>22</sup> Normal fee is 0,342% min. 199 HUF, max. 6 850 HUF. The Bank charges promotional minimum fee defined above in list of conditions instead of normal fee. Promotion is valid until **30.04.2022**.

<sup>23</sup> The normal account handling fee of Haszonkötél account is HUF 1 139/month/account. It is debited on the account every month. 1 139 HUF is credited on the account if minimum HUF 100.000 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 by the Bank) The promotion is valid until **30.04.2022**.

<sup>24</sup> Normal fee is calculated according to the „Debit Bank Card List of Conditions for Private clients”, but it is not charged as promotional offer. Promotional offer regarding issuer fee is valid in case of Mastercard Standard of VISA card when first main card applied. In case of Mastercard Unembossed client is eligible for promotional offer regarding issuer fee and membership fee when first main card is applied. Promotion is valid until **30.04.2022**.

<sup>25</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until 30th April 2021. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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>26</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 K7).

<sup>27</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until **30.04.2022**. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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>28</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 K7).

<sup>29</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until **30.04.2022**. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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>30</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 K7).

<sup>31</sup> The normal monthly account handling fee of Én account is HUF 1 224. It is debited on the account every month. The fee is HUF 830 if at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 394 is credited on the account from the account handling fee during the following month.

<sup>32</sup> The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.

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- <sup>33</sup> The Bank will not charge the booking entry fee after Direct debit transactions for Private accounts as a promotion. The promotion is valid until 30.04.2022.
- <sup>34</sup> In case of Privát account package booking entry fee related to standing order is not charged by the Bank as Promotion. The promotion is valid until 30.04.2022.
- <sup>35</sup> In case of Privát account package booking entry fee related to standing order is not charged by the Bank as Promotion. The promotion is valid until 30.04.2022.
- <sup>36</sup> The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- <sup>37</sup> Offer described above is provided as a promotion. Promotion is valid until 30.04.2022. In case of normal fees and any other fee items related to Dupla account package conditions of „List of condition for private client” will be applicable.
- <sup>38</sup> The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.15 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- <sup>39</sup> In case of EURO credit entries within EEA booking fee is 590 HUF which will not be charged as a promotion. The promotion is valid until recalled or until 30.04.2022.
- <sup>40</sup> International HUF credit entry shall be considered as FCY credit entry.
- <sup>41</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.