

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE

**Effective from: 01<sup>st</sup> November 2021 (2107) • Disclosure: 31<sup>st</sup> August 2021**

In a consolidated structure with the modifications announced in the List of Conditions on 31 August 2021 (No. 2106)

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

Changes are marked with red by the Bank.

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

Amendment published on 31.08.2021 and effective on 01.11.2021: The purchase commission of debit cards will be free of charge.

**The Partner Aktív Zéró Package is available for those natural persons (as private clients) who:**

- a) at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement: are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions, and who do not have and haven't had in the last 12 month –prior to informing the Bank about the intention of account opening- a private current account maintained by the Bank; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of September 2021 to 31st of December 2021, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.
- b) presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. (The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.)
- c) Those who registered on the independent agent website of Bankmonitor Partner Ltd and use their link to apply for the Partner Active Zero Package through the Bank's online account opening website, and if they have no bank account with the Bank or did not hold consumer bank account with the Bank for the last 12 months prior to the intent to opening an account.



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- d) Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.
  - e) Partner Aktív Zéró package is available for the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until 31st December 2021.
1. Regarding fees not included in this Special Conditions the effective fees of Aktív account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
  2. The Bank provides the special conditions specified in this list of conditions for 3 years from the date of account opening - except for occasional HUF transfer orders outside the bank and within the bank using the UniCredit Mobile application (information on this in footnotes 4 and 5). After 3 years from the opening of the account, the account package will be changed to the "Partner Aktív Plusz" account package and the conditions contained in the document "Special conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages" will apply. The Bank notifies the customers of any changes in the conditions. The Bank may deviate from the 3-year period specified in this clause in favor of the customer, and is entitled to extend it upon notifying the customer.
  3. After the expiration of the 3 years long period defined in section 2: The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The Central Statistical Office (KSH) publishes it by the rate of the annual consumer price index published in the calendar month preceding its publication, from which the Bank may deviate in a favorable direction for the customer.

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<b>Monthly account-handling fee</b>		0 HUF/month/bank account <sup>1</sup>
<b>Account opening and closing fee</b>		0 HUF
<b>Default Statement</b>		Postal or Electronic
<b>Booking entry fee</b>		Free of charge
<b>Credit entries in HUF</b> (to HUF accounts)		Free of charge
<b>Direct debit</b>		Free of charge
<b>Standing (intra and interbank) orders</b> (except the standing orders between the client's own accounts at the Bank)		Free of charge
<b>In-bank standing orders of HUF transfer between client's own accounts</b> <sup>2</sup>		Free of charge
<b>Commission intra bank payment orders</b> <sup>3</sup>	<b>Transfer orders between the accounts of the same Client</b> <sup>1</sup>	Free of charge
	<b>by UniCredit Mobil application</b>	Free of charge <sup>4</sup>
	<b>by eBanking</b>	0,3%
<b>Commission inter bank payment orders</b> <sup>3</sup>	<b>by UniCredit Mobil application</b>	Free of charge <sup>5</sup>
	<b>by eBanking</b>	0,3%

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<b>Issuer fee / Membership fee of Mastercard Standard bankcard (main card)</b>	Free of charge / Free of charge
<b>eBanking entry fee</b>	Free of charge
<b>UniCredit Mobil Application entry fee</b>	Free of charge
<b>eBanking service monthly fee</b>	Free of charge
<b>UniCredit Mobil Application service monthly fee</b>	Free of charge
<b><u>Debit card transactions</u></b>	
<b>Purchase commission</b>	Free of charge

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

<sup>1</sup> The normal account handling fee of Aktív account is HUF 1 166/month/account. It is debited on the account every month. Total amount of account handling fee 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, account handling fee will not be credited on the account. 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 recalled.

<sup>2</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

<sup>3</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

<sup>4</sup> Free of charges condition is a promotional offer, which is valid until **30.04.2022** in case of accounts which were opened before 21.04.2021. In case of accounts which were opened from 21.04.2021, the promotion is valid until **31.10.2024**. Standard fee is 0,309%, min. 112 HUF, max. 6 850 HUF.

<sup>5</sup> Free of charges condition is a promotional offer, which is valid until **30.04.2022** in case of accounts which were opened before 21.04.2021. In case of accounts which were opened from 21.04.2021, the promotion is valid until **31.10.2024**. Standard fee is 0,309%, min. 199 HUF, max. 6 850 HUF.