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“DOBBANTÓ” and “TRENDY” ACCOUNT PACKAGES are not available from 15.05.2015 on!

The standard terminology for the most typical services related to payment accounts is set out in the list of “Standardized terms and definitions related to the most typical services of payment accounts”, which constitutes an annex to this List of Conditions. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and posted at its branches.



The Bank has marked all modifications in red.

Modifications announced on 1 March 2022 and entering into force on 1 March 2022:

The promotion for free SMS service, which was valid until 28.02.2022, will not be extended, SMS service will be subject to a fee.

Modification announced on 1 March 2022 and entering into force on 1 May 2022: Annual rise in fees at the consumer price index published by the Hungarian Central Statistical Office (HCSO) in January.

Extending promotional rates until 31.10.2022.

The change in fees charged for SMS services according to the Electronic Banking List of Conditions

	“Dobbantó” account package ¹	“TrendY” account package ²
Conditions for account eligibility	14 years of age	18 years of age
Monthly closing fee	Free of charge ³	HUF 119/month ⁶
MasterCard Unembossed bank card (main card) issuer fee (No longer offered since 1 January 2021)	50% discount ³	50% discount ³
MasterCard Unembossed bank card (main card) membership fee (No longer offered since 1 January 2021)	50% discount ^{3, 5}	On the basis of the prevailing Retail List of Conditions – Debit cards
SMS notification of debits and credits to bank account, direct debit orders received, bounced payments, the actual debiting of debit card transactions	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients ⁴
SMS Notification of successful, failed or cancelled purchases and cash withdrawals with debit cards	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.
Direct debits	0.333% min. HUF 36, max. HUF 7,391	
Bank-to-bank and intra-bank standing order (except for standing orders between the Client’s own accounts with the Bank)	0.333% min. HUF 85, max. HUF 7,391	
Intra-bank individual transfer⁸		
via eBanking	0.333%, min. HUF 158, max. HUF 7,391	
Via UniCredit mBanking	0.333%, min. HUF 158, max. HUF 7,391	
Via Telephone Bank	0.333%, min. HUF 207, max. HUF 7,391	
Using the original form	0.641%, min. HUF 849, max. HUF 19,711	
Not using the original form ⁹	0.985%, min. HUF 1,845	
Bank-to-bank individual transfer⁸		
via eBanking	0.333%, min. HUF 251, max. HUF 7,391	
Via UniCredit mBanking	0.333%, min. HUF 251, max. HUF 7,391	

Via Telephone Bank	0.577%, min. HUF 208, max. HUF 13,550	
Using the original form	0.702%, min. HUF 923, max. HUF 25,871	
Not using the original form ⁹	0.985%, min. HUF 1,845	
Other		
Modification Data Sheet	The service is not available	Free of charge ⁷

Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account

Intra-bank individual Euro transfer⁸		
Via UniCredit mBanking	0.333%, min. HUF 158, max. HUF 7,391	
via eBanking	0.333%, min. HUF 158, max. HUF 7,391	
Via Telephone Bank	0.333%, min. HUF 207, max. HUF 7,391	
Using the original form	0.641%, min. HUF 849, max. HUF 19,711	
Not using the original form ⁹	0.985%, min. HUF 1,845	
Bank-to-bank individual SEPA transfer⁸		
Via UniCredit mBanking	0.333%, min. HUF 251, max. HUF 7,391	
via eBanking	0.333%, min. HUF 251, max. HUF 7,391	
Via Telephone Bank	0.577%, min. HUF 208, max. HUF 13,550	
Using the original form	0.702%, min. HUF 923, max. HUF 25,871	
Not using the original form ⁹	0.985%, min. HUF 1,845	
Intra-bank and bank-to-bank standing order in EUR	0.333%, min. HUF 85, max. HUF 7,391	

Regarding the “Dobbantó” and the “Trendy” account packages in case of all other fee items not listed above, the fees for the Privát Plusz Retail List of Conditions apply. The due date of fees is included in the UniCredit Bank Retail List of Conditions.

The bank will increase each fee specified in the List of Conditions once a year, at a rate equal to the annual consumer price index published by the Hungarian Central Statistical Office (HCSO) in the calendar month preceding the publication of the respective List of Conditions; the Bank may deviate from such increase in a direction favourable for the client.

Fees for payment orders submitted against bank accounts in the client's name and included in this list of conditions submitted via a payment service provider providing payment initiation services (a third-party provider, TPP) are equal to the transfer fees for orders submitted via mBanking in the account package.

¹ The Account Holder is eligible to use the conditions of the “Dobbantó” account package until the age of 18, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 18, to the conditions of the Bonus account package for individuals* effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the “TrendY” account package.

* As part of a promotion, the Bank will amend the conditions applicable to the Client on the first calendar day of the calendar year following the Client's 18th birthday to the prevailing conditions of the “TrendY” account package for individuals. The promotion is valid until **31.10.2022**.

² The Account Holder is entitled to the conditions of the “TrendY” account package until the age of 26, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 26, to the conditions of the Bonus account package for individuals** effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the Bonus account package.

** As part of a promotion, the Bank will amend the conditions applicable to the Client on the first calendar day of the calendar year following the Client's 26th birthday to the prevailing conditions of the Bónusz account package for individuals. The promotion is valid until **31.10.2022**.

³ The fee referred to above is charged by the Bank on a promotional basis. The promotion is valid until **31.10.2022**. The standard rates of the promotional fee are set out in the conditions of the “Privát Plusz” account package, which fee is included in the prevailing Retail List of Conditions.

⁴ The fee referred to above is included in the **prevailing Electronic Banking List of Conditions for Retail Clients**.

⁵ Any Client under the age of 18 may only request an electronic bank card. A maximum of HUF 100,000 can be set as the Client’s transaction and daily limit amount for bank cards applied for until 17 February 2014. For bank cards requested after 18 February 2014 the maximum transaction and daily limit amount that can be set is HUF 150,000. If an additional card is requested, the cardholder may only be the minor’s lawful representative.

⁶ Method of fee calculation: 0.01% of the amount of the transactions, but at least the amount indicated. As part of a promotion the Bank may surrender charging the amount exceeding the stated minimum. The promotion is valid until **31.10.2022**.

⁷ The above fee is provided by the Bank on a promotional basis. The promotion is valid until **31.10.2022**. The standard rates of promotional fees are set out in the prevailing Retail List of Conditions – Fees for other services.

⁸ A transfer may be an official transfer, a writ of payment or a collection order (collection order based on a letter of authorisation, collection on promissory note), for which the Bank will charge a fee depending on the method of submitting the order (electronically, or on paper not using the original form).

⁹ For the purposes of this List of Conditions, orders are considered to be transfer orders not using the original form where the order requires immediate confirmation and is submitted after the cut-off time** but is considered by the Bank as a same-day order; additionally, orders where costs are borne by the beneficiary. ** Cut-off time: the deadline for accepting orders.

**Cut-off time: the time limit for taking orders. The point in time up to which the Bank will consider an order as a same-day order.