

Effective from: 5 October 2022 (2202) • Published on: 5 August 2022

Changes are indicated by the Bank in red and are underlined.

Amendments published on 5 August 2022 and entering into force on 5 October 2022:

Fee increase due to the change in the bank's obligation to pay public tax, with regard to Decree 197/2022 (4 June) on extra-profit taxes, which amended the bank's obligation to pay transaction tax as regulated by Act CXVI of 2012 on the Financial Transaction Levies, as of 1 July 2022.



1. A client account is an account held for a client which is used exclusively for the settlement of orders against the balance of the account generated based on investment services, commodity exchange services and obligations in securities (Section 5.102. of the Act).

2. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions.

3. Fees of HUF transfers 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. 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. 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.

4. 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.

5. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).

6. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)

0

Term deposit:

Currency		Amount
Forint	(HUF)	250,000
US dollar	(USD)	1,000
British pound	(GBP)	1,500
Swiss franc	(CHF)	3,000
Japanese yen	(JPY)	5,000,000
Swedish crown	(SEK)	250,000
Euro	(EUR)	1,000

Minimum term of deposit: 1 month

7. 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

8. Once a year, the Bank shall increase all fees specified in its lists of conditions by an amount exceeding the annual consumer price index published by the Central Statistics Office (KSH), one calendar month

before the announcement of the relevant list of conditions, from which the Bank may deviate in favor of the customer.

9. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.

10. Orders requiring immediate confirmation, orders submitted after the cut-off time*, which the Bank considers to be the same day, and orders the cost of which is borne by the beneficiary, are not considered as original form transfer orders in this List of Conditions.

*Cut-off time: deadline for taking orders. The date by which the Bank accepts the order for the same day.

Fees of account management and orders

The Bank does not pay any interest on the demand deposit balance on the Client's account.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF HUF ACCOUNTS	
Account opening	Free of charge
Monthly closing fee	216 HUF/month ¹ /bank account ² , and 16 HUF accounting item charge
Switching between fee packages	to a package with higher account management fee
	to a package with lower account management fee
Postal charges (charged for each statement and other postal consignments to the Customer)	Free of charge HUF 1,000 ³ (Ordinary fee: HUF 3,000)
Postal charges (charged for each statement and other postal consignments to the Customer)	HUF 3,000
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending 1 statement per month free of charge ⁴
Fee for statements held at the branch	HUF 500/statement ¹
Replacement of bank statements	HUF 450/item ¹
Coverage verification (based on pledging)	0.1%/month min. HUF 1,000/month
Credit items in HUF	
Credit entries to HUF accounts	Free of charge
Payment to a bank account by cash transfer orders (postal cheques)	as detailed in Annex 7 of the List of Conditions for Retail Customers
Settlement of an item received in foreign currency ⁵	HUF 500/item
Debits in HUF	
Bank-to-bank VIBER transfers	0.54%, min. HUF 10,790, max HUF 111,900
Postal payment order by paper form	In accordance with the conditions detailed in Annex 7 of the List of Conditions for Retail Customers + HUF 50/voucher
Postal payment orders by Home Banking or SpectraNet Internet Banking / Mobile Banking	In accordance with the conditions detailed in Annex 7 of the List of Conditions for Retail Customers + HUF 50/voucher
Debits in FCY	
Bank-to-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.3%, min. EUR 5
By means of an original form	0.3%, min. EUR 11
By means other than an original form	0.324%, min. EUR 16
In-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.3%, min. EUR 5
By means of an original form	0.3%, min. EUR 11
By means other than an original form	0.3%, min. EUR 16
Charges for foreign currency transfers in the event of a data shortage ⁶	EUR 9 ¹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 9 ¹

Payments to the debit of the HUF-based account		
Ad hoc transfer to within the bank	Using SpectraNet Internet Banking / Mobile Banking	<u>0.3%</u> , min. HUF 107
	By means of the Home Banking and the Telephone Banking Service	<u>0.3%</u> , min. HUF 107
	By means of an original form	0.351%, min. HUF 486
	By means other than an original form	0.54%, min. HUF 1,619
Ad hoc transfers to outside the Bank	Using SpectraNet Internet Banking / Mobile Banking	<u>0.3%</u> , min. HUF 107
	By means of the Home Banking and the Telephone Banking Service	<u>0.3%</u> , min. HUF 107
	By means of an original form	0.378%, min. HUF 486
	By means other than an original form	0.54%, min. HUF 1,619
Cash withdrawal		
From branch cashier (HUF payment from HUF account)		0.863%, min. HUF 863
From branch cashier (FCY payment from HUF account)		Free of charge ⁷ (using currency buying and selling rates)
Bank Account SMS		Based on SMS conditions list
II. CASH DESK TRANSACTIONS		
Cash in – to the credit of the account		
In the currency of the account		Free of charges ⁷ , except for payments in high number (above 100 pieces) of coins, the fee is 0.2% of the payment amount
In a currency other than the account currency		Free of charge ⁷ , using currency buying and selling rates
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0.254%
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0.631%
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins		10%
Currency coins accepted in		EUR
Smallest accepted denomination		1,00.-
Cash out – to the debit of the account		
In the currency of the account		FCY payment 0.637%, min. EUR 2.536
In FCY or HUF, other than the currency of the account		Free of charge ⁷ , using currency buying and selling rates
Cash Exchange		
From a foreign currency to HUF		at buying rate of exchange
From a foreign currency to another foreign currency		at buying and selling rates of exchange
From HUF to a foreign currency		at selling rates of exchange

Money exchange of notes and coins not exceeding 50 pieces per denomination	Free of charge ⁷
For exchanges of more than 50 banknotes and coins per denomination, for coin exchanges of more than 50 coins	4.75%
for banknotes	1.75%
Night safe	HUF 5.000.-/ quarter
Cash – delivery in bags – HUF	0.15%
Cash – delivery in bags – FCY	0.40%
Damaged FCY banknotes exchange	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange	Free of charge ⁷

Cash withdrawal requests over HUF 2,000,000 should be notified by 3.00 pm on the bank working day prior to the day of withdrawal. The demand noticed after that time should be realized on the second working day after the notice 2 days' notice over USD, EUR 3,000 in the case of cash withdrawals and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realised because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3,000,- to the client's account in order to partly reimburse its costs. If the debited account is not denominated in HUF, the Bank will charge the minimum fee calculated at the foreign exchange selling rate on the debit date. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

***Direct debit orders and standing transfer orders will not be executed in relation to the Client Account, except for the official transfer order and the transfer order.
No debit card can be requested for the Client Account.***

1 Fee calculation method: 0.01% of the amount of the transaction, with a minimum of the amount indicated. As a special offer, the Bank will not charge the minimum amount indicated above. The discount is valid until 31.10.2022.

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

3 The charge indicated above is provided as a promotional offer of the Bank. This promotional offer is valid until 31.10.2022.

4 The Bank waives the fee for the number of units specified above on a promotional basis. This promotional offer is valid until 31.10.2022. The standard rate is the postal rate in force at the time.

5 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

6 It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given.

7 Calculation of charges: the normal charge is 0.2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This promotional offer is valid until 31.10.2022.