

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE



Effective from: 5th of October, 2022 (2205) • Disclosure: 5th of August, 2022

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) and in its branches.

Changes are marked with red underline by the Bank.

Amendment published on 05.08.2022. and effective on 05.10.2022:

Fee increase due to the change in the Bank's common charge payment obligation (e.g. taxes), with regard to Government Decree 197/2022 (4 June) on extra profit surtaxes

Amendment published on 29.07.2022 and effective on 29.07.2022: Extending the date of eligibility of the account package



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; furthermore 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 January 2022 to 31st of December 2022, 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

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE



- d) Under a special promotion from 23.02.2022 until 31.12.2022, those are entitled to the preferential terms and conditions offered under the Partner Aktív Zéró Package who are contracted customers of Allianz Hungária Biztosító Zrt, and present the information letter sent by Allianz Hungária Biztosító Zrt. on this promotion to the names of customers intending to open an account when they open the bank account, and open a Partner Active Zero Package through the Bank's online account opening platform or any of the Bank's branches, and have not had a retail bank account with the Bank at the time of indicating their intention to open an account and for the previous 12 months.
- e) 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.
- f) 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 from 1 May 2021 until 31st of December 2022.

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.

1. After the expiration of the 3 years long period defined in section 4: 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 favor of the client.
2. Special conditions defined in this list of conditions are ensured by the Bank for a 3 year long period from the date of contracting - except for intra- and interbank HUF domestic transfer orders initiated with UniCredit Mobile application (related information are available in footnotes nr. 3. and 4.). Original account package shall be replaced by „Partner Aktív Plusz” package after 3 years calculated from the account opening, subsequently effective conditions indicated in document “Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages” shall be applied. Bank has the right to prolong –by informing the Account Owner about this fact these 3 years period in favor of the Account Owner, while conditions remain unchanged.

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE



Monthly account-handling fee	0 HUF/month/bank account ¹	
Account opening and closing fee	0 HUF	
Default Statement	Postal or Electronic	
Booking entry fee	Free of charge	
Credit entries in HUF (to HUF accounts)	Free of charge	
Direct debit	Free of charge	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	Free of charge	
In-bank standing orders of HUF transfer between client's own accounts²	Free of charge	
Commission intra bank payment orders³	Transfer orders between the accounts of the same Client¹	Free of charge
	by UniCredit Mobil application	Free of charge ⁴
	by eBanking	0,3%
Commission inter bank payment orders³	by UniCredit Mobil application	Free of charge ⁵
	by eBanking	0,3%
Issuer fee / Membership fee of Mastercard Standard bankcard (main card)	Free of charge / Free of charge	
eBanking entry fee	Free of charge	
UniCredit Mobil Application entry fee	Free of charge	

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE



eBanking service fee	Free of charge
UniCredit Mobil Application service fee	Free of charge
Purchase commission	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.

¹ 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.

² 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.

³ 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).

⁴ Free of charge condition is a promotional offer, which is valid until 31.10.2022. Standard fee is 0,333%, min. 121 HUF, max. **11 391 HUF**. In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

⁵ Free of charge condition is a promotional offer, which is valid until 31.10.2022. Standard fee is 0,333%, min. 215 HUF, max. **11 391 HUF**. In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.