

LIST OF CONDITIONS FOR RETAIL CUSTOMERS - REGULAR SAVINGS SCHEME
TERMS AND CONDITIONS OF UNICREDIT SAVINGS ACCOUNTS



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

The standard terminology for the most typical payment account services is set out in the list of "Standard terms and definitions for the most typical payment account services", which is attached to this List of Conditions as an annex. The list will be published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

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.

I. Fees related to the management of the account

HUF account-keeping

Monthly closing fee	Free of charge*
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II. Payment transactions

Credits

in HUF

Credit entries to HUF accounts	Free of charge*
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Debits

in HUF

Payments to the debit of the HUF-based account

<i>Commission on in-bank and bank-to-bank payment orders**</i>	
Through the SpectraNet Internet Banking System	1.047% min. HUF 275 - max. <u>HUF 17,234</u>
By means of eBanking	1.047% min. HUF 275 - max. <u>HUF 17,234</u>
By means of the UNICREDIT Mobile Application	1.047% min. HUF 275 - max. <u>HUF 17,234</u>
Using the Telephone bank	1.047% min. HUF 275 - max. <u>HUF 17,234</u>
By means of an original form	1.047% min. HUF 576 - max. <u>HUF 23,249</u>
Not on original banking forms or with exceptional processing <i>These include the orders transmitted by fax, after the cut-off time, accepted for same day execution, and requiring immediate certification.</i>	1.082% min. HUF 1,443 - max. <u>HUF 23,249</u>
Direct debit transactions	0.360%, min. HUF 58, max. HUF <u>HUF 11,217</u>
Bank-to-bank and intra-bank standing transfers (except standing transfers between the Customer's own accounts with the Bank)	0.360%, min. 167 Ft max. <u>HUF 11,217</u>

III. Cash desk transactions

Payments

From HUF accounts

HUF payments	1.32% min. HUF 479 - max. HUF 60,155
In a currency other than the account currency	by applying a currency purchase and sales rate

Deposits

Into HUF accounts

In the currency of the account	Free of charge*
In the currency other than the account currency	Free of charge*, by applying the currency buying rate

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TERMS AND CONDITIONS OF UNICREDIT SAVINGS



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

Intra-bank and Extra-bank ad hoc EURO transfers Occasional SEPA transfer Through the SpectraNet Internet Banking System By means of eBanking Using the Telephone bank By means of an original form Not on original banking forms or with exceptional processing	1.047% min. HUF 275 - max. HUF 17,234 1.047% min. HUF 275 - max. HUF 17,234 1.047% min. HUF 275 - max. HUF 17,234 1.047% min. HUF 576 - max. HUF 23,249 1.082% min. HUF 1,443 - max. HUF 23,249
Standing intrabank and interbank transfer orders in EUR	0.360%, min. 167 Ft max. HUF 11.217

* The fee specified above is offered by the Bank as part of a promotional offer. The promotion is valid for until 31 October 2022. The normal charge equals to the charge as defined for the Private account package, which is defined in the Bank's actual List of Conditions for Retail Customers. - Account Packages not Sold.

** Transfer fees between own accounts are waived by the bank on a promotional basis. The non promotional fee for transfers between own accounts is the same as the fee for the original form-based transfer within the bank. The promotion is valid for until 31 October 2022.

Home Banking is not available for the UniCredit Savings Account.

No deposit can be made from a Savings account.

The interest rate on the Savings Account is the same as the interest rate on the Savings Account as set out in the Deposit Notice for Non-Distributed Products in force at the time. Additional banking services related to the Savings Account not mentioned in this List of Conditions and all other fees, commissions and charges are subject to the List of Conditions for Retail Customers - Non-Distributed Packages, Private Fee package, in force at the time.

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.

The fees for transfers initiated by the customer from a bank account in the customer's name, but initiated through a payment service provider (TPP) that provides payment initiation services, are the same as the fees for transfers initiated through mBanking for the relevant account package.